

# EXHIBIT

# 1

NOTE/NOTE

MIN: [REDACTED]

Loan Number: [REDACTED]

**INITIAL INTEREST<sup>SM</sup> NOTE**

FEBRUARY 3, 2006

[Date]

QUINCY

[City]

MASSACHUSETTS

[State]

275 FRENCHTOWN ROAD, EAST GREENWICH, RHODE ISLAND 02818

[Property Address]

**1. BORROWER'S PROMISE TO PAY**

In return for a loan that I have received, I promise to pay U.S. \$ 306,000.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is CONSUMER HOME MORTGAGE CORP OF AMERICA, A CORPORATION (CFL # ma1286). I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

**2. INTEREST**

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 6.875 %.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

**3. PAYMENTS****(A) Time and Place of Payments**

I will make a payment every month on the 1st day of the month beginning on APRIL 1, 2006. Before the first fully amortizing principal and interest payment due date, my monthly payments will be only for the interest due on the unpaid principal of this Note. The due date of my first payment including fully amortizing principal and interest is the 1st day of APRIL, 2016. I will make payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and if the payment includes both principal and interest, it will be applied to interest before Principal. If, on MARCH 1, 2036, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at 60 MCGRATH HWY, QUINCY, MASSACHUSETTS 02169

or at a different place if required by the Note Holder.

**(B) Amount of Monthly Payments**

My monthly payment will be in the amount of U.S. \$1,753.13 until the due date of the first fully amortizing principal and interest payment. Beginning with the first fully amortizing principal and interest payment, my payment will be in the amount of U.S. \$2,349.51.

The Note Holder will notify me prior to the date of any change in the amount of my monthly payment in accordance with Section 7 of this Note. The Note Holder will provide the title and telephone number of a person who will answer any questions I may have regarding the notice.

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**4. BORROWER'S RIGHT TO PREPAY**

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under this Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date of my monthly payment unless the Note Holder agrees in writing to the changes. If I make a partial Prepayment during the period ending with the due date of my last interest only monthly payment, the partial Prepayment will reduce the amount of my monthly payment. If I make a partial Prepayment after the due date of my last interest only payment, the amount of my monthly payment will not change unless the Note Holder agrees in writing to that change.

**5. LOAN CHARGES**

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

**6. BORROWER'S FAILURE TO PAY AS REQUIRED****(A) Late Charge for Overdue Payments**

If the Note Holder has not received the full amount of any monthly payment by the end of 15 calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.000 % of the overdue payment of interest during the period when my payment is interest only, and of principal and interest after that. I will pay this late charge promptly but only once on each late payment.

**(B) Default**

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

**(C) Notice of Default**

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

**(D) No Waiver By Note Holder**

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

**(E) Payment of Note Holder's Costs and Expenses**

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

**7. GIVING OF NOTICES**

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

PM  
JM

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

## 8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

## 9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

## 10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

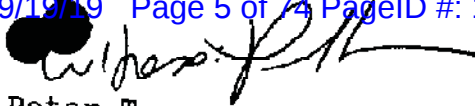
**Transfer of the Property or a Beneficial Interest in Borrower.** As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

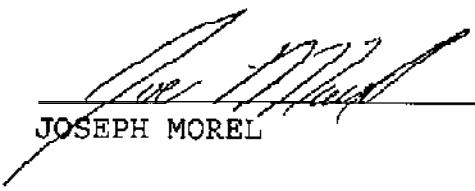
If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

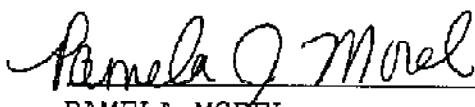
PM  
JM



  
Peter T  
Kitsilis -Witness

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED

  
\_\_\_\_\_  
JOSEPH MOREL (Seal)  
-Borrower

  
\_\_\_\_\_  
PAMELA MOREL (Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

Without recourse, pay to the order of  
Taylor, Bean & Whitaker Mortgage Corp.  
*Consumer Home Mortgage Corp of America,*  
  
Eric Carter-Shaw

Attorney-in-Fact

Without recourse, pay to the order of

By: Taylor, Bean & Whitaker  
Mortgage Corp.

  
Eric Carter-Shaw, E.V.R.

[Sign Original Only]

# EXHIBIT

# 2

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After Recording Return To:

CONSUMER HOME MORTGAGE CORP OF AMERICA  
 60 MCGRATH HWY  
 QUINCY, MASSACHUSETTS 02169  
 Loan Number: [REDACTED]

[Space Above This Line For Recording Date]

**MORTGAGE**

MIN: [REDACTED]

**DEFINITIONS**

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated FEBRUARY 3, 2006, together with all Riders to this document.

(B) "Borrower" is JOSEPH MOREL AND PAMELA MOREL HUSBAND AND WIFE AS TENANTS BY THE ENTIRETY

Borrower is the mortgagor under this Security Instrument.

(C) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the mortgagee under this Security Instrument. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

(D) "Lender" is CONSUMER HOME MORTGAGE CORP OF AMERICA

Lender is a CORPORATION organized and existing under the laws of MASSACHUSETTS  
 Lender's address is 60 MCGRATH HWY, QUINCY, MASSACHUSETTS 02169

(E) "Note" means the promissory note signed by Borrower and dated FEBRUARY 3, 2006. The Note states that Borrower owes Lender THREE HUNDRED SIX THOUSAND AND 00/100 Dollars (U.S. \$ 306,000.00) plus interest.

Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than MARCH 1, 2036

(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

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(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

- |  |   |  |
|--|---|--|
| <input type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Condominium Rider              | <input type="checkbox"/> Second Home Rider                         |
| <input type="checkbox"/> Balloon Rider         | <input type="checkbox"/> Planned Unit Development Rider | <input checked="" type="checkbox"/> Other(s) [specify] EXHIBIT "A" |
| <input type="checkbox"/> 1-4 Family Rider      | <input type="checkbox"/> Biweekly Payment Rider         |  |

(I) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(J) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(K) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(L) "Escrow Items" means those items that are described in Section 3.

(M) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

(N) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(O) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. §2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(Q) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

#### TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS, with Mortgage Covenants upon the Statutory Condition and with the Statutory Power of Sale, the following described property located in the

COUNTY of

KENT

[Type of Recording Jurisdiction]

[Name of Recording Jurisdiction]

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which currently has the address of 275 FRENCHTOWN ROAD

[Street]

EAST GREENWICH  
[City]

, Rhode Island

02818  
[Zip Code]

("Property Address"):

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. **Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges.** Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be



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applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

**2. Application of Payments or Proceeds.** Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under Section 3. Such payments shall be applied to each Periodic Payment in the order in which it became due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note.

If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the Periodic Payments if, and to the extent that, each payment can be paid in full. To the extent that any excess exists after the payment is applied to the full payment of one or more Periodic Payments, such excess may be applied to any late charges due. Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note.

Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the Periodic Payments.

**3. Funds for Escrow Items.** Borrower shall pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees, and Assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 15 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with Applicable Law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree

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in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender.

**4. Charges; Liens.** Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which can attain priority over this Security Instrument, leasehold payments or ground rents on the Property, if any, and Community Association Dues, Fees, and Assessments, if any. To the extent that these items are Escrow Items, Borrower shall pay them in the manner provided in Section 3.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

Lender may require Borrower to pay a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan.

**5. Property Insurance.** Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance. This insurance shall be maintained in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's right to disapprove Borrower's choice, which right shall not be exercised unreasonably. Lender may require Borrower to pay, in connection with this Loan, either: (a) a one-time charge for flood zone determination, certification and tracking services; or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect such determination or certification. Borrower shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Borrower.

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as an additional loss payee. Lender shall have the right to hold the policies and renewal certificates. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. If Borrower obtains any

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form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy shall include a standard mortgage clause and shall name Lender as mortgagee and/or as an additional loss payee.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

If Borrower abandons the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 22 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note or this Security Instrument, and (b) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, insofar as such rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

6. **Occupancy.** Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.

7. **Preservation, Maintenance and Protection of the Property; Inspections.** Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

Lender or its agent may make reasonable entries upon and inspections of the Property. If it has reasonable cause, Lender may inspect the interior of the improvements on the Property. Lender shall give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable cause.

8. **Borrower's Loan Application.** Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.

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9. **Protection of Lender's Interest in the Property and Rights Under this Security Instrument.** If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

Any amounts disbursed by Lender under this Section 9 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

10. **Mortgage Insurance.** If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage Insurance coverage required by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender. If substantially equivalent Mortgage Insurance coverage is not available, Borrower shall continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve shall be non-refundable, notwithstanding the fact that the Loan is ultimately paid in full, and Lender shall not be required to pay Borrower any interest or earnings on such loss reserve. Lender can no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 10 affects Borrower's obligation to pay interest at the rate provided in the Note.

Mortgage Insurance reimburses Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance.

Mortgage insurers evaluate their total risk on all such insurance in force from time to time, and may enter into agreements with other parties that share or modify their risk, or reduce losses. These agreements are on terms and conditions that are satisfactory to the mortgage insurer and the other party (or parties) to these agreements. These agreements may require the mortgage insurer to make payments using any source of funds that the mortgage insurer may have available (which may include funds obtained from Mortgage Insurance premiums).

As a result of these agreements, Lender, any purchaser of the Note, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying



the mortgage insurer's risk, or reducing losses. If such agreement provides that an affiliate of Lender takes a share of the insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "captive reinsurance." Further:

(a) Any such agreements will not affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan. Such agreements will not increase the amount Borrower will owe for Mortgage Insurance, and they will not entitle Borrower to any refund.

(b) Any such agreements will not affect the rights Borrower has - if any - with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 or any other law. These rights may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.

11. Assignment of Miscellaneous Proceeds; Forfeiture. All Miscellaneous Proceeds are hereby assigned to and shall be paid to Lender.

If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security would be lessened, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds shall be applied in the order provided for in Section 2.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined in the next sentence) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. "Opposing Party" means the third party that owes Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Proceeds.

Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a default and, if acceleration has occurred, reinstate as provided in Section 19, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or

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rights under this Security Instrument. The proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be applied in the order provided for in Section 2.

**12. Borrower Not Released; Forbearance By Lender Not a Waiver.** Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successors in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of Borrower or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities or Successors in Interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.

**13. Joint and Several Liability; Co-signers; Successors and Assigns Bound.** Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

Subject to the provisions of Section 18, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 20) and benefit the successors and assigns of Lender.

**14. Loan Charges.** Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

If the Loan is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note). Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

**15. Notices.** All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender.

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If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

**16. Governing Law; Severability; Rules of Construction.** This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. In the event that any provision or clause of this Security Instrument or the Note conflicts with Applicable Law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision.

As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.

**17. Borrower's Copy.** Borrower shall be given one copy of the Note and of this Security Instrument.

**18. Transfer of the Property or a Beneficial Interest in Borrower.** As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

**19. Borrower's Right to Reinstate After Acceleration.** If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.

**20. Sale of Note; Change of Loan Servicer; Notice of Grievance.** The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter

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the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

**21. Hazardous Substances.** As used in this Section 21: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

Borrower shall promptly give Lender written notice of (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority, or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.

**NON-UNIFORM COVENANTS.** Borrower and Lender further covenant and agree as follows:

**22. Acceleration; Remedies.** Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may invoke the **STATUTORY POWER OF SALE** and any other remedies permitted by Applicable Law. Lender shall be

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entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If Lender invokes the STATUTORY POWER OF SALE, Lender shall mail a copy of a notice of sale to Borrower as provided in Section 15. Lender shall publish the notice of sale, and the Property shall be sold in the manner prescribed by Applicable Law. Lender or its designee may purchase the Property at any sale. The proceeds of the sale shall be applied in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it.

**23. Release.** Upon payment of all sums secured by this Security Instrument, this Security Instrument shall become null and void. Lender shall discharge this Security Instrument. Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.

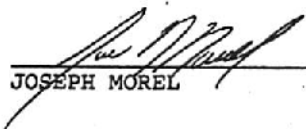
**24. No Outstanding Automatic Orders in Domestic Relations Cases.** Borrower hereby represents and warrants to Lender that either (a) there is no outstanding automatic order under Chapter 15-5 of the Rhode Island General Laws against any Borrower relating to a complaint for dissolution of marriage, legal separation, annulment, custody or visitation or (b) there is an outstanding automatic order under Chapter 15-5 of the Rhode Island General Laws against a Borrower relating to a complaint for dissolution of marriage, legal separation, annulment, custody or visitation, and the other party that is subject to such order has consented to, or the court which issued the automatic order has issued another order authorizing, such Borrower's execution of the Note and this Security Instrument.

**25. Homestead Estate.** If Borrower heretofore has acquired or hereafter acquires an estate of homestead in the Property, Borrower hereby agrees that such homestead estate is waived to the extent of this Security Instrument and the amount due under the Note and to the extent of all renewals, extensions and modifications of this Security Instrument or the Note, and that said homestead estate is subject to all of the rights of Lender under this Security Instrument and the Note and all renewals, extensions and modifications of this Security Instrument and the Note, and is subordinate to the lien evidenced by this Security Instrument, and all renewals, extensions and modifications of this Security Instrument. Furthermore, Borrower hereby waives the benefits of any homestead or similar laws or regulations that may otherwise be applicable from time to time.



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BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

  
 JOSEPH MOREL (Seal)  
 -Borrower

  
 PAMELA MOREL (Seal)  
 -Borrower


\_\_\_\_\_  
 (Seal)  
 -Borrower

\_\_\_\_\_  
 (Seal)  
 -Borrower

\_\_\_\_\_  
 (Seal)  
 -Borrower

\_\_\_\_\_  
 (Seal)  
 -Borrower

Witness:

  
 \_\_\_\_\_

Witness:

  
 \_\_\_\_\_

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State of ~~Rhode Island~~ *Massachusetts*  
County of *BRISTOL*

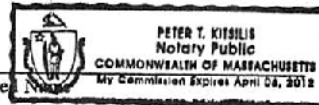
*In*  
*February, 2006*  
MOREL

in said County, on the *3<sup>rd</sup>* day of  
, before me personally appeared JOSEPH MOREL, PAMELA

, each and all to me known, and known by me to be  
the party(ies) executing the foregoing instrument, and ~~he/she~~ they acknowledged said instrument, by him/her/them  
executed to be his/her/their free act and deed.

*[Signature]*  
Signature

Printed or Type



(Seal)

My commission expires: \_\_\_\_\_

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**Exhibit A - Property Description**

BK 816 PG 187

**Recorded in East Greenwich, RI**

Closing date: February 3, 2006  
Borrower(s): Joseph Morel and Pamela Morel  
Property Address: 275 Frenchtown Road, East Greenwich, Rhode Island 02818

That certain lot or parcel of land with all the buildings and improvements thereon, situated in the Town of East Greenwich, County of Kent and State of Rhode Island, bounded and described as follows:

**BEGINNING** at a point on the highway known as Frenchtown Road and at the southwest corner of property now or formerly of the Pawtucket Realty Mixed Concrete Company, thence running

**WESTERLY** bounded southerly by said highway two hundred and ninety-two and twenty-three one hundredths (292.23) feet, more or less, to the southeast corner of land now or formerly of George A. Romano and Florence E. Romano; thence running at an interior angle of 78° 32' and running in a general

**NORTHEASTERLY** direction, bounded westerly by land now or lately of George A. Romano and Florence E. Romano, two hundred and ninety-three and seventy-one hundredths (293.70) feet, more or less, to the center of that stream known as Hunt's River; thence turning and running in a general

**EASTERLY** direction along the center of said stream two hundred and sixty-five (265) feet, more or less; thence turning and running in a general

**SOUTHWESTERLY** direction, bounded easterly by land now formerly of the Pawtucket Mixed Concrete Company, two hundred and sixty-nine and twenty-nine one hundredths (269.29) feet, more or less, to the point and place of beginning, with the interior angle at said point and place of beginning being 95° 15'.

Said parcel containing said estimation one and eighty hundredths (1.80) acres.

Excepting therefrom that portion of the above-described parcel conveyed to Edwin K. Pratt and Eleanor A. Pratt by deed dated February 11, 1987 and recorded in Book 116 and Page 336.

For our title reference, see Deed recorded herewith.

# EXHIBIT

# 3

2010 APR -7 PM 1: 23

Recorded in East Greenwich, RI

BK 1 037 PG 037

When Recorded Mail to:  
Nicholas Barrett  
999 South Broadway  
East Providence, RI 02914

(space above this line for recording Date)

**ASSIGNMENT OF MORTGAGE**

FOR VALUE RECEIVED, the undersigned hereby grants, assigns and transfers to U.S. Bank National Association, as Trustee for TBW MORTGAGE-BACKED PASS-THROUGH-CERTIFICATES, SERIES 2006-2, C/o American Home Mortgage Servicing, Inc. 1525 South Beltline Road, 100N, Coppell, TX 75019 its successors and Assigns, all beneficial interest under that certain Mortgage dated February 3, 2006 executed by JOSEPH MOREL and PAMELA MOREL, Mortgagors, and recorded on February 9, 2006 in the Records of Land Evidence of the Town/City of East Greenwich, State of Rhode Island, in Book 816 at Page 173, describing land therein as:

Commonly known as: 275 Frenchtown Road, East Greenwich, RI 02818

Together with the note or notes therein described or referred to, the money due and to become due thereon with interest and all rights accrued or to accrue under said mortgage.

Mortgage Electronic Registration Systems, Inc.

BY: Michelle Halyard  
Name: Michelle Halyard

Title: Vice President

State of Florida  
County of Duval

On APRIL 1, 20 10, before me, personally appeared Michelle Halyard, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and official seal.

NOTARY PUBLIC STATE OF FLORIDA  
Brenda L. Frazier  
Commission # DD885641  
Expires: APR. 30, 2013  
SUNSHINE TRAVEL ATLANTIC BORDING CO, INC.

(this area for official seal)

Brenda L. Frazier  
Notary Public  
Name Brenda L. Frazier  
Notary Public in for said State  
My Commission expires: 4-30-2013



# EXHIBIT

# 4



BK 1177 PG 071

**RHODE ISLAND**

PREPARED BY SECURITY CONNECTIONS  
WHEN RECORDED MAIL TO:  
SECURITY CONNECTIONS INC.  
240 TECHNOLOGY DRIVE  
IDAHO FALLS, ID 83401  
PH: (208) 528-9895  
ATT: TERRILL NIELSON

TOWN OF EAST GREENWICH  
Loan No. [REDACTED] [P76]

Pool No.  
[REDACTED]

Space above for recorder's use

Assignment-Interv.-Recorded

**ASSIGNMENT OF MORTGAGE OR DEED OF TRUST**

FOR VALUE RECEIVED, U.S. BANK, N.A., AS TRUSTEE FOR TBW MORTGAGE-BACKED  
PASS-THROUGH CERTIFICATES, SERIES 2006-2, BY HOMEWARD RESIDENTIAL, INC. F/K/A  
AMERICAN HOME MORTGAGE SERVICING, INC., ITS ATTORNEY IN FACT,

located at 1525 S. BELTLINE RD., COPPELL, TX 75019  
does hereby grant, assign, transfer and set over unto U.S. BANK NATIONAL  
ASSOCIATION, AS TRUSTEE FOR TBW MORTGAGE-BACKED TRUST SERIES 2006-2, TBW  
MORTGAGE-BACKED PASS-THROUGH CERTIFICATES, SERIES 2006-2

located at 60 LIVINGSTON AVE. ST. PAUL, MN 55107

and assigns a certain Mortgage or Deed of Trust dated FEBRUARY 3, 2006 its successors  
executed by JOSEPH MOREL AND PAMELA MOREL HUSBAND AND WIFE AS TENANTS BY THE ENTIRETY  
as Grantor(s),

and recorded in Volume 816 Page No. 173 Instrument No. 288  
of the Mortgage or Deed of Trust records in the office of the Town Clerk in the  
Town of EAST GREENWICH State of Rhode Island on the 9th day of FEBRUARY 2006  
Time of recording AM 11:47  
Property Address: 275 FRENCHTOWN RD EAST GREENWICH, RI 02818

Loan No.  
[REDACTED]

(NMRI.RI)

Page 1 of 2

MIN [REDACTED]

MERS PHONE: 1-888-679-6377

66903



Loan.No. [REDACTED] [P76]

TOGETHER with all rights accrued or to accrue to said MORTGAGE OR DEED OF TRUST.

DATED SEPTEMBER 19, 2012.

U.S. BANK, N.A., AS TRUSTEE FOR TEW  
MORTGAGE-BACKED PASS-THROUGH CERTIFICATES,  
SERIES 2006-2, BY HOMEWARD RESIDENTIAL, INC.,  
F/K/A AMERICAN HOME MORTGAGE SERVICING, INC.,  
ITS ATTORNEY IN FACT

Cristina Huitron  
Witness, CRISTINA HUITRON

Pamela Stoddard  
PAMELA STODDARD  
ASSISTANT SECRETARY

Alyssa Wells  
Witness, ALYSSA WELLS

STATE OF IDAHO )  
COUNTY OF BONNEVILLE ) ss

On SEPTEMBER 19, 2012, before me, the undersigned, a Notary Public in and for said County and State, personally appeared PAMELA STODDARD known to me to be the person who executed the within instrument as the ASSISTANT SECRETARY, and \_\_\_\_\_ known to me to be the person who executed the within instrument as the \_\_\_\_\_ of the Corporation that executed the within instrument and acknowledged to me that the Corporation executed the within instrument pursuant to its by-laws or a resolution of its board of directors. WITNESS my hand and official seal.

Emmett Green  
EMMETT GREEN (COMMISSION EXP. 05-31-18)  
NOTARY PUBLIC



(NMRI.RI.2)

Page 2 of 2

MIN [REDACTED]

MERS PHONE: 1-888-679-6377

# EXHIBIT

# 5

Ocwen  
P.O. BOX 9066  
TEMECULA, CA 92589-9066



2342269665

PRESORT  
First-Class Mail  
U.S. Postage and  
Fees Paid  
WSO

20190312-209



Joseph Morel  
275 FRENCHTOWN RD  
EAST GREENWICH, RI 02818-1816





Ocwen Loan Servicing, LLC  
www.ocwen.com  
Helping Homeowners Is What We Do!®

1661 Worthington Road, Suite 100  
West Palm Beach, FL 33409  
Toll Free: 800.746.2936

03/12/2019

Sent Via First Class Mail  
2342 2696 65  
Loan Number: [REDACTED]

Joseph Morel  
275 FRENCHTOWN RD  
EAST GREENWICH, RI 02818-1816

Property Address: 275 Frenchtown Rd  
East Greenwich, RI 02818-1816

## NOTICE OF DEFAULT

### **AVISO IMPORTANTE PARA PERSONAS QUE HABLAN ESPAÑOL:**

Esta notificación es de suma importancia. Puede afectar su derecho a continuar viviendo en su casa. Si no entiende su contenido, obtenga una traducción inmediatamente o contáctenos ya que tenemos representantes que hablan español y están disponibles para asistir.

### **SPECIAL NOTICE IN THE EVENT YOU HAVE FILED BANKRUPTCY**

If you have received an Order of Discharge in a Chapter 7 case filed under the Bankruptcy Code of the United States, this notice is not intended as an attempt to collect any debt from you personally. If you have received an Order of Discharge in a Chapter 11, 12 or 13 bankruptcy case, this notice is not an attempt to collect a pre-petition debt pursuant to a completed and confirmed Bankruptcy Plan. If the foregoing applies to you, this notice is sent to you only as a preliminary step to an "In Rem" foreclosure on the Mortgage against the above-referenced "Property." Provisions may be contained within the Mortgage/Deed of Trust that requires notice prior to foreclosure. As such, this is not an attempt to assert that you have any personal liability for this debt contrary to any entered Bankruptcy Order of Discharge.

In addition, if you have recently filed a petition under the Bankruptcy Code, this notice has been sent to you because we have not been notified of your bankruptcy case. If the foregoing applies to you, it is **IMPORTANT** that you or your bankruptcy attorney contact us immediately and provide us with the following information: date and jurisdiction of your filing, your case number and the bankruptcy chapter number under which you have filed.

NMLS # 1852

DEMAND05BKDCM

*This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is provided purely for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.*



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www.ocwen.com

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1661 Worthington Road, Suite 100

West Palm Beach, FL 33409

Toll Free: 800.746.2936

Mortgage payments on the above referenced account are past due, which has caused a default under the terms of the Mortgage or Deed of Trust (hereinafter, "Security Instrument"). As of **03/12/2019**, the following amounts are past due:

Principal and Interest	\$49,284.45
Interest Arrearage	\$0.00
Escrow	\$37,001.78
Late Charges	\$458.19
Insufficient Funds Charges	\$0.00
Fees / Expenses	\$1,521.47
Suspense Balance (CREDIT)	\$1,166.19
Interest Reserve Balance (CREDIT)	\$0.00
<b>TOTAL DUE</b>	<b>\$87,099.70</b>

In order to cure the default, payment for the entire total amount past due, plus any amount(s) becoming due in the interim, must be received on or before **04/18/2019**, via the addresses or methods listed on the payment remittance information section included in this notice. Please be aware, after acceleration of the debt, there may be expenses and attorney's fees and costs incurred by us to enforce the terms of the Security Instrument or mortgage agreement, in addition to the overdue amount on the mortgage account. Any payment to reinstate the Mortgage after acceleration must therefore include an amount sufficient to cover such expenses and fees incurred. Payments received after acceleration that are less than the amount required to reinstate the Mortgage may be returned, and may not stop any foreclosure proceedings already begun on the Property.

**PRIOR TO SUBMITTING A PAYMENT, PLEASE CALL US TO VERIFY THE EXACT AMOUNT PAST DUE ON THE ACCOUNT.**

Failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by the Security Instrument and sale of the Property. Upon acceleration, the total obligation will be immediately due and payable without further demand. In foreclosure proceedings, we are entitled to collect the total arrearage in addition to any expenses of foreclosure, including but not limited to reasonable attorney's fees and costs. A customer has the right to reinstate the account after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense to acceleration and sale.

If the default is not cured on or before the date specified above, Ocwen Loan Servicing LLC ("Ocwen"), at its option, may require immediate payment in full of all sums secured by the Security Instrument without further demand and may invoke the STATUTORY POWER OF SALE and any other remedies permitted by Applicable Law. Ocwen shall be entitled to collect all expenses incurred in pursuing the remedies provided under applicable law, including, but not limited to, reasonable attorneys' fees and costs of title evidence. If Ocwen invokes the STATUTORY POWER OF SALE, Ocwen shall mail a copy of a notice of sale to the customer and to other persons in a manner prescribed by applicable law.

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DEMAND05BKDCM

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We will work with bankruptcy lawyers, foreclosure defense lawyers, housing counselors, and other authorized representatives of our customers. However, we will only release information once written authorization has been obtained, as required by law.

In addition, a U.S. Department of Housing and Urban Development ("HUD") counseling agency may be able to provide assistance. To locate the HUD-approved counseling agency, call the HUD Housing Counseling Service at 800.569.4287 or consult HUD's website at [www.HUD.gov](http://www.HUD.gov).

**Attention Servicemembers and Dependents:** Servicemembers on "active duty" or "active service," or a spouse or dependent of such a service member, may be entitled to certain legal protections under the federal Servicemembers Civil Relief Act (50 U.S.C. App. §§ 3901-4043) ("SCRA") regarding the service member's interest rate and foreclosure protections. SCRA and certain state laws provide important protections for you. If you are currently in the military service, or have been within the last twelve (12) months, please notify OCWEN immediately. Servicemembers and dependents with questions about SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at <http://legalassistance.law.af.mil/content/locator.php>. Military OneSource is the U.S. Department of Defense's information resource. If you are listed as entitled to legal protections under SCRA, please go to [www.militaryonesource.mil/legal](http://www.militaryonesource.mil/legal) or call 800.342.9647 (toll-free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website. Homeowner counseling is also available at HUD-certified housing counselors (<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>). You can also contact us toll-free at 800.746.2936.

If the mortgage account cannot be brought current, we should be contacted immediately to discuss possible alternatives to foreclosure. We want to help remedy the delinquent status of this account and would like to discuss alternatives that might be available. While our primary objective is the collection of past due amounts on the account, we want to work to find the best available alternative to bring the account current.

Please visit our website at [www.ocwencustomers.com](http://www.ocwencustomers.com) where the account can be reviewed and financial information entered.

For any questions or concerns, we can be reached toll-free at 800.746.2936. We are available Monday through Friday 8 am to 9 pm and Saturday 8 am to 5 pm ET.

Eric Joseph Delacruz has been assigned as your relationship manager and will be your designated representative for resolution inquiries and submission of documents.

Sincerely,  
Loan Servicing  
Toll Free Phone: 800.746.2936

**ADDRESS WRITTEN CORRESPONDENCE TO :**  
Ocwen Loan Servicing, LLC  
Attention: Research Department  
P.O. Box 24736  
West Palm Beach, FL 33416-4736

NMLS # 1852

DEMAND05BKDCM

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West Palm Beach, FL 33409

Toll Free: 800.746.2936

**PAYMENT REMITTANCE INFORMATION****(Always include the account number [REDACTED] with any payment)**

## Payment Methods

Western Union	MoneyGram
<b>Code City:</b> OCWEN <b>State:</b> Florida <b>Reference:</b> Account Number [REDACTED] <b>Agent Locator:</b> 800.225.5227	<b>Receiver Code:</b> 2355 <b>Payable to:</b> Ocwen Loan Servicing, LLC <b>City, State:</b> Orlando, Florida <b>Reference:</b> Account Number [REDACTED] <b>Agent Locator:</b> 800.926.9400
Mail a Money Order/Certified/Regular Check	Bank Wire
<b>For Regular Mail:</b> Ocwen Loan Servicing, LLC P.O. Box 660264 Dallas, TX 75266-0264 <b>For Overnight/Certified Mail:</b> Ocwen Loan Servicing, LLC Box # 660264 1010 W. Mockingbird Lane, Suite 100 Dallas, TX 75247	<b>Bank:</b> Wells Fargo Bank, NA <b>Ocwen Bank ABA Routing Number:</b> 121000248 <b>Ocwen Bank Account Number:</b> 4124823352 <b>Account Name:</b> Ocwen Loan Servicing, LLC <b>Reference:</b> Account Number [REDACTED] Property Address and Customer Name <b>Email Wire Details to:</b> Transferfunds@ocwen.com

NMLS # 1852

DEMAND05BKDCM

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Ocwen  
P.O. BOX 9066  
TEMECULA, CA 92589-9066



2342269669

PRESORT  
First-Class Mail  
U.S. Postage and  
Fees Paid  
WSO

20190312-209



Pamela Morel  
275 FRENCHTOWN RD  
EAST GREENWICH, RI 02818-1816





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www.ocwen.com  
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1661 Worthington Road, Suite 100  
West Palm Beach, FL 33409  
Toll Free: 800.746.2936

03/12/2019

Sent Via First Class Mail  
2342 2696 69  
Loan Number: [REDACTED]

Pamela Morel  
275 FRENCHTOWN RD  
EAST GREENWICH, RI 02818-1816

Property Address: 275 Frenchtown Rd  
East Greenwich, RI 02818-1816

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West Palm Beach, FL 33409

Toll Free: 800.746.2936

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Late Charges	\$458.19
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Fees / Expenses	\$1,521.47
Suspense Balance (CREDIT)	\$1,166.19
Interest Reserve Balance (CREDIT)	\$0.00
<b>TOTAL DUE</b>	<b>\$87,099.70</b>

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If the default is not cured on or before the date specified above, Ocwen Loan Servicing LLC ("Ocwen"), at its option, may require immediate payment in full of all sums secured by the Security Instrument without further demand and may invoke the STATUTORY POWER OF SALE and any other remedies permitted by Applicable Law. Ocwen shall be entitled to collect all expenses incurred in pursuing the remedies provided under applicable law, including, but not limited to, reasonable attorneys' fees and costs of title evidence. If Ocwen invokes the STATUTORY POWER OF SALE, Ocwen shall mail a copy of a notice of sale to the customer and to other persons in a manner prescribed by applicable law.

NMLS # 1852

DEMAND05BKDCM

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West Palm Beach, FL 33409

Toll Free: 800.746.2936

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In addition, a U.S. Department of Housing and Urban Development ("HUD") counseling agency may be able to provide assistance. To locate the HUD-approved counseling agency, call the HUD Housing Counseling Service at 800.569.4287 or consult HUD's website at [www.HUD.gov](http://www.HUD.gov).

**Attention Servicemembers and Dependents:** Servicemembers on "active duty" or "active service," or a spouse or dependent of such a service member, may be entitled to certain legal protections under the federal Servicemembers Civil Relief Act (50 U.S.C. App. §§ 3901-4043) ("SCRA") regarding the service member's interest rate and foreclosure protections. SCRA and certain state laws provide important protections for you. If you are currently in the military service, or have been within the last twelve (12) months, please notify OCWEN immediately. Servicemembers and dependents with questions about SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at <http://legalassistance.law.af.mil/content/locator.php>. Military OneSource is the U.S. Department of Defense's information resource. If you are listed as entitled to legal protections under SCRA, please go to [www.militaryonesource.mil/legal](http://www.militaryonesource.mil/legal) or call 800.342.9647 (toll-free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website. Homeowner counseling is also available at HUD-certified housing counselors (<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>). You can also contact us toll-free at 800.746.2936.

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Please visit our website at [www.ocwencustomers.com](http://www.ocwencustomers.com) where the account can be reviewed and financial information entered.

For any questions or concerns, we can be reached toll-free at 800.746.2936. We are available Monday through Friday 8 am to 9 pm and Saturday 8 am to 5 pm ET.

Eric Joseph Delacruz has been assigned as your relationship manager and will be your designated representative for resolution inquiries and submission of documents.

Sincerely,  
Loan Servicing  
Toll Free Phone: 800.746.2936

**ADDRESS WRITTEN CORRESPONDENCE TO :**

Ocwen Loan Servicing, LLC  
Attention: Research Department  
P.O. Box 24736  
West Palm Beach, FL 33416-4736

NMLS # 1852

DEMAND05BKDCM

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1661 Worthington Road, Suite 100

West Palm Beach, FL 33409

Toll Free: 800.746.2936

**PAYMENT REMITTANCE INFORMATION****(Always include the account number 7147118611 with any payment)**

## Payment Methods

Western Union	MoneyGram
<b>Code City:</b> OCWEN <b>State:</b> Florida <b>Reference:</b> Account Number [REDACTED] <b>Agent Locator:</b> 800.225.5227	<b>Receiver Code:</b> 2355 <b>Payable to:</b> Ocwen Loan Servicing, LLC <b>City, State:</b> Orlando, Florida <b>Reference:</b> Account Number [REDACTED] <b>Agent Locator:</b> 800.926.9400
Mail a Money Order/Certified/Regular Check	Bank Wire
<b>For Regular Mail:</b> Ocwen Loan Servicing, LLC P.O. Box 660264 Dallas, TX 75266-0264 <b>For Overnight/Certified Mail:</b> Ocwen Loan Servicing, LLC Box # 660264 1010 W. Mockingbird Lane, Suite 100 Dallas, TX 75247	<b>Bank:</b> Wells Fargo Bank, NA <b>Ocwen Bank ABA Routing Number:</b> 121000248 <b>Ocwen Bank Account Number:</b> 4124823352 <b>Account Name:</b> Ocwen Loan Servicing, LLC <b>Reference:</b> Account Number [REDACTED] Property Address and Customer Name <b>Email Wire Details to:</b> Transferfunds@ocwen.com

NMLS # 1852

DEMAND05BKDCM

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# EXHIBIT

# 6

Property: 275 FRENCHTOWN RD  
EAST GREENWICH, RI 02819

Tax ID: 0  
Check No: 00000  
Eisb Flag:

6:	0
7:	00000
8:	.00

Tax ID: 0  
Check No: 00000  
Eisb Flag:

6:	0
7:	000000
8:	00

Tax ID: 0  
Check No: 00000  
Dist Flag:

6:	0
7:	000000
8:	.00

Bill Code:	Trans Flag: N	Report Date: 10/16/09	BA ID: 00000	Int Misc 1: 0			
Subsidy Cd: 0	Prepaid Flag: N	Reversed Flag: N	BA Type ID: 00	Int Misc 2: 0	Int Misc 6: 0		
Ext Flag: Y	Past Due Flg: Y			Int Misc 3: 0	Int Misc 7: 00000		
Int Misc 4:				Int Misc 5: Y	Int Misc 8: .00		

AEK Loan Number: [REDACTED] Borrower: JOSEPH MOREL Property: 275 FRENCHTOWN RD  
TEK Loan Number: [REDACTED] EAST GREENWICH, RI 02818

Seq:	75	Payment Amt:	.00	Prin Bal:	306,300.00	Prin YTD:	.00	Bank Code:	01
Type:	III	Prin Amt:	.00			Int YTD:	.00	Inv Code:	600
Desc:	Int on T&I	Int Amt:	.00	T&I Bal:	7,259.18-	Taxes YTD:	.00	Group Cd:	302
Due Date:	10/09/09	T&I Amt:	.00			Haz/Flood:	.00	Inv Loan:	[REDACTED]
Tran Date:	10/09/09	Curtail:	.00	Subsidy Bal:	.00	Int on TI:	.00	Fama Pool:	200602
Act Pd Dt:	10/09/09	Subsidy:	.00	LC Bal:	525.96	IC YTD:	.00	Fama Type:	C
Service Fee:	.00	LC Amt:	.00	Negam Bal:	.00	Negam YTD:	.00	IntDue Flag:	
FCL Bnk Fee:	.00	Msc Fee Amt:	.00			Msc Fee Bal:	.00		
Loss Draft:	.00	Ret Ck Amt:	.00	Ret Ck Bal:	.00	FCL Bnk Fee:	5,351.33-		
Misc Ins:	.00	Unappl Amt:	.00	Unappl Bal:	.00	Loss Draft:	.00		

Payee Name: Policy Kbr: Tax ID: 0  
Check Nbr: 000000  
Disb Flag:

Bill Code:	Trans Flag: N	Report Date: 10/09/09	BA ID: 00000	Int Misc 1: 0
Subsidy Cd: 0	Prepaid Flag: N	Reversed Flag: N	BA Type ID: 00	Int Misc 2: 0
Ext Flag: Y	Past Due Flg: N			Int Misc 3: 0
Int Misc 4:				Int Misc 5: 0
				Int Misc 6: 0
				Int Misc 7: 000000
				Int Misc 8: .00

Seq:	74	Payment Amt:	2,329.72	Prin Bal:	306,300.00	Prin YTD:	.00	Bank Code:	01
Type:	REG	Prin Amt:	.00			Int YTD:	.00	Inv Code:	600
Desc:	Quick Collect	Int Amt:	1,753.13	T&I Bal:	7,259.18-	Taxes YTD:	.00	Group Cd:	302
Due Date:	12/01/08	T&I Amt:	376.59			Haz/Flood:	.00	Inv Loan:	[REDACTED]
Tran Date:	9/02/09	Curtail:	.00	Subsidy Bal:	.00	Int on TI:	.00	Fama Pool:	200602
Act Pd Dt:	9/02/09	Subsidy:	.00	LC Bal:	525.96	IC YTD:	.00	Fama Type:	C
Service Fee:	63.75	LC Amt:	.00	Negam Bal:	.00	Negam YTD:	.00	IntDue Flag:	N
FCL Bnk Fee:	.00	Msc Fee Amt:	.00			Msc Fee Bal:	.00		
Loss Draft:	.00	Ret Ck Amt:	.00	Ret Ck Bal:	.00	FCL Bnk Fee:	5,351.33-		
Misc Ins:	.00	Unappl Amt:	.00	Unappl Bal:	.00	Loss Draft:	.00		

Payee Name: Policy Kbr: Tax ID: 0  
Check Nbr: 000000  
Disb Flag:

Bill Code:	Trans Flag: N	Report Date: 9/02/09	BA ID: 00000	Int Misc 1: 0
Subsidy Cd: 0	Prepaid Flag: N	Reversed Flag: N	BA Type ID: 00	Int Misc 2: 0
Ext Flag: Y	Past Due Flg: Y			Int Misc 3: 0
Int Misc 4:				Int Misc 5: Y
				Int Misc 6: 0
				Int Misc 7: 000000
				Int Misc 8: .00

Seq:	73	Payment Amt:	2,329.72	Prin Bal:	306,300.00	Prin YTD:	.00	Bank Code:	01
Type:	REG	Prin Amt:	.00			Int YTD:	.00	Inv Code:	600
Desc:	Quick Collect	Int Amt:	1,753.13	T&I Bal:	7,835.77-	Taxes YTD:	.00	Group Cd:	302
Due Date:	11/01/08	T&I Amt:	376.59			Haz/Flood:	.00	Inv Loan:	[REDACTED]
Tran Date:	7/16/09	Curtail:	.00	Subsidy Bal:	.00	Int on TI:	.00	Fama Pool:	200602
Act Pd Dt:	7/16/09	Subsidy:	.00	LC Bal:	438.30	IC YTD:	.00	Fama Type:	C
Service Fee:	63.75	LC Amt:	.00	Negam Bal:	.00	Negam YTD:	.00	IntDue Flag:	N
FCL Bnk Fee:	.00	Msc Fee Amt:	.00			Msc Fee Bal:	.00		
Loss Draft:	.00	Ret Ck Amt:	.00	Ret Ck Bal:	.00	FCL Bnk Fee:	5,351.33-		
Misc Ins:	.00	Unappl Amt:	.00	Unappl Bal:	.00	Loss Draft:	.00		

Payee Name: Policy Kbr: Tax ID: 0  
Check Nbr: 000000  
Disb Flag:

Bill Code:	Trans Flag: N	Report Date: 7/16/09	BA ID: 00000	Int Misc 1: 0
Subsidy Cd: 0	Prepaid Flag: N	Reversed Flag: N	BA Type ID: 00	Int Misc 2: 0
Ext Flag: Y	Past Due Flg: Y			Int Misc 3: 0
Int Misc 4:				Int Misc 5: Y
				Int Misc 6: 0
				Int Misc 7: 000000
				Int Misc 8: .00



AEK Loan Number: [REDACTED] Borrower: JOSEPH MOREL Property: 275 FRENCHTOWN RD  
TEK Loan Number: [REDACTED] EAST GREENWICH, RI 02818

Seq:	72	Payment Amt:	.00	Prin Bal:	306,300.00	Prin YTD:	.00	Bank Code:	01
Type:	III	Prin Amt:	.00			Int YTD:	.00	Inv Code:	600
Desc:	Int on T&I	Int Amt:	.00	T&I Bal:	8,412.36-	Taxes YTD:	.00	Group Cd:	302
Due Date:	6/30/09	T&I Amt:	.00			Haz/Flood:	.00	Inv Loan:	[REDACTED]
Tran Date:	6/29/09	Curtail:	.00	Subsidy Bal:	.00	Int on TI:	.00	Enma Pool:	200602
Act Pd Dt:	6/29/09	Subsidy:	.00	LC Bal:	350.64	IC YTD:	.00	Enma Type:	C
Service Fee:	.00	IC Amt:	.00	Negam Bal:	.00	Negam YTD:	.00	IntDue Flag:	
FCL Bnk Fee:	.00	Msc Fee Amt:	.00			Msc Fee Bal:	.00		
Loss Draft:	.00	Ret Ck Amt:	.00	Ret Ck Bal:	.00	FCL Bnk Fee:	5,351.33-		
Misc Ins:	.00	Unappl Amt:	.00	Unappl Bal:	.00	Loss Draft:	.00		

Payee Name: Policy Kbr: Tax ID: 0  
Check Nbr: 000000  
Disb Flag:

Bill Code:	Trans Flag: N	Report Date: 6/29/09	BA ID: 00000	Int Misc 1: 0
Subsidy Cd: 0	Prepaid Flag: N	Reversed Flag: N	BA Type ID: 00	Int Misc 2: 0
Ext Flag: Y	Past Due Flg: N			Int Misc 3: 0
Int Misc 4:				Int Misc 5: 0
				Int Misc 6: 0
				Int Misc 7: 000000
				Int Misc 8: .00

Seq:	71	Payment Amt:	2,847.05	Prin Bal:	306,300.00	Prin YTD:	.00	Bank Code:	01
Type:	ADJ	Prin Amt:	.00			Int YTD:	.00	Inv Code:	600
Desc:	HAZ	Int Amt:	.00	T&I Bal:	8,412.36-	Taxes YTD:	.00	Group Cd:	302
Due Date:	11/01/08	T&I Amt:	2,847.05			Haz/Flood:	.00	Inv Loan:	[REDACTED]
Tran Date:	6/17/09	Curtail:	.00	Subsidy Bal:	.00	Int on TI:	.00	Enma Pool:	200602
Act Pd Dt:	6/17/09	Subsidy:	.00	LC Bal:	350.64	IC YTD:	.00	Enma Type:	C
Service Fee:	.00	IC Amt:	.00	Negam Bal:	.00	Negam YTD:	.00	IntDue Flag:	N
FCL Bnk Fee:	.00	Msc Fee Amt:	.00			Msc Fee Bal:	.00		
Loss Draft:	.00	Ret Ck Amt:	.00	Ret Ck Bal:	.00	FCL Bnk Fee:	5,351.33-		
Misc Ins:	.00	Unappl Amt:	.00	Unappl Bal:	.00	Loss Draft:	.00		

Payee Name: Policy Kbr: Tax ID: 0  
Check Nbr: 000000  
Disb Flag:

Bill Code:	Trans Flag: N	Report Date: 6/17/09	BA ID: 00000	Int Misc 1: 0
Subsidy Cd: 0	Prepaid Flag: N	Reversed Flag: N	BA Type ID: 00	Int Misc 2: 0
Ext Flag: Y	Past Due Flg: N			Int Misc 3: 0
Int Misc 4:				Int Misc 5: Y
				Int Misc 6: 0
				Int Misc 7: 000000
				Int Misc 8: .00

Seq:	70	Payment Amt:	2,329.72	Prin Bal:	306,300.00	Prin YTD:	.00	Bank Code:	01
Type:	REC	Prin Amt:	.00			Int YTD:	.00	Inv Code:	600
Desc:	Quick Collect	Int Amt:	1,753.13	T&I Bal:	11,259.41-	Taxes YTD:	.00	Group Cd:	302
Due Date:	10/01/08	T&I Amt:	1,753.13			Haz/Flood:	.00	Inv Loan:	[REDACTED]
Tran Date:	6/16/09	Curtail:	.00	Subsidy Bal:	.00	Int on TI:	.00	Enma Pool:	200602
Act Pd Dt:	6/16/09	Subsidy:	.00	LC Bal:	350.64	IC YTD:	.00	Enma Type:	C
Service Fee:	63.75	IC Amt:	.00	Negam Bal:	.00	Negam YTD:	.00	IntDue Flag:	N
FCL Bnk Fee:	.00	Msc Fee Amt:	.00			Msc Fee Bal:	.00		
Loss Draft:	.00	Ret Ck Amt:	.00	Ret Ck Bal:	.00	FCL Bnk Fee:	5,351.33-		
Misc Ins:	.00	Unappl Amt:	.00	Unappl Bal:	.00	Loss Draft:	.00		

Payee Name: Policy Kbr: Tax ID: 0  
Check Nbr: 000000  
Disb Flag:

Bill Code:	Trans Flag: N	Report Date: 6/16/09	BA ID: 00000	Int Misc 1: 0
Subsidy Cd: 0	Prepaid Flag: N	Reversed Flag: N	BA Type ID: 00	Int Misc 2: 0
Ext Flag: Y	Past Due Flg: Y			Int Misc 3: 0
Int Misc 4:				Int Misc 5: Y
				Int Misc 6: 0
				Int Misc 7: 000000
				Int Misc 8: .00

AHE Loan Number: [REDACTED] Borrower: JOSEPH MOREL Property: 275 FRENCHTOWN RD  
 TEK Loan Number: [REDACTED] EAST GREENWICH, RI 02818

Seq:	69	Payment Amt:	1,550.46-	Prin Bal:	306,000.00	Prin YTD:	.00	Bank Code:	01
Type:	DIS	Prin Amt:	.00			Int YTD:	.00	Inv Code:	600
Desc:	T&I Dis	Int Amt:	.00	T&I Bal:	11,835.00-	Taxes YTD:	.00	Group Cd:	302
Due Date:	10/01/08	T&I Amt:	1,550.46-			Haz/Flood:	.00	Inv Loan:	
Tran Date:	6/15/09	Current:	.00	Subsidy Bal:	.00	Int on TI:	.00	Enma Pool:	200602
Act Pd Dt:	6/15/09	Subsidy:	.00	EC Bal:	262.98	IC YTD:	.00	Enma Type:	C
Service Fee:	.00	IC Amt:	.00	Kegan Bal:	.00	Negan YTD:	.00	IntDue Flag:	
ECL Bnk Fee:	.00	Msc Fee Amt:	.00			Msc Fee Bal:	.00		
Loss Draft:	.00	Ret Ck Amt:	.00	Ret Ck Bal:	.00	ECL Bnk Fee:	5,351.33-		
Misc Ins:	.00	Unappl Amt:	.00	Unappl Bal:	.00	Loss Draft:	.00		

Payee Name: Allstate Insurance Company	Policy Kbr: 919890253	Check Nbr: 342131
		Disb Flag: N

Bill Code:	Trans Flag:	Report Date:	6/15/09	BA ID:	05454	Int Misc 1:	0		
Subsidy Cd: 0	Prepaid Flag: N	Reversed Flag:	N	BA Type ID:	01	Int Misc 2:	0	Int Misc 6:	0
Fist Flag: Y	Past Due Flg: N					Int Misc 3:	0	Int Misc 7:	000000
Int Misc 4:						Int Misc 5:		Int Misc 8:	00

Seq:	68	Payment Amt:	150.00-	Prin Bal:	306,000.00	Prin YTD:	.00	Bank Code:	01
Type:	FCD	Prin Amt:	.00			Int YTD:	.00	Inv Code:	600
Desc:	Acct Fees	Int Amt:	.00	T&I Bal:	10,285.54-	Taxes YTD:	.00	Group Cd:	002
Due Date:	10/01/08	T&I Amt:	.00			Haz/Flood:	.00	Inv Loan:	
Tran Date:	5/28/09	Current:	.00	Subsidy Bal:	.00	Int on TI:	.00	Enma Pool:	200602
Act Pd Dt:	5/28/09	Subsidy:	.00	LC Bal:	262.98	LC YTD:	.00	Enma Type:	C
Service Fees:	.00	LC Amt:	.00	Nogam Bal:	.00	Nogam YTD:	.00	IntDuc Flag:	
FCL Bnk Fee:	150.00-	Msc Fee Amt:	.00			Msc Fee Bal:	.00		
Loss Draft:	.00	Ret Ck Amt:	.00	Ret Ck Bal:	.00	FCL Bnk Fee:	5,351.33-		
Misc Ins:	.00	Unappl Amt:	.00	Unappl Bal:	.00	Loss Draft:	.00		

Payee Name: Orleans-Moran Policy Abr: Check Nbr: 321431  
Disb Flag:

Bill Code:	Trans Flag:	Report Date:	5/23/09	BA ID:	48631	Int Misc 1:	0	
Subsidy Cd: 0	Prepaid Flag: N	Reversed Flag:	N	BA Type ID:	00	Int Misc 2:	0	Int Misc 6:
Ext Flag: Y	Past Due Flag: N					Int Misc 3:	0	Int Misc 7:
Int Misc 4:						Int Misc 5:		Int Misc 8:

Seq:	67	Payment Amt:	5,096.33-	Prin Bal:	306,000.00	Prin YTD:	.00	Bank Code:	01
Type:	FCD	Prin Amt:	.00			Int YTD:	.00	Inv Code:	600
Desc:	Acct Fees	Int Amt:	.00	T&I Bal:	10,285.54-	Taxes YTD:	.00	Group Cd:	002
Due Date:	10/01/08	T&I Amt:	.00			Haz/Flood:	.00	Inv Loan:	
Tran Date:	5/21/09	Current:	.00	Subsidy Bal:	.00	Int on TI:	.00	Enma Pool:	200602
Act Pd Dt:	5/21/09	Subsidy:	.00	EC Bal:	262.98	EC YTD:	.00	Enma Type:	C
Service Fee:	.00	IC Amt:	.00	Negam Bal:	.00	Negam YTD:	.00	IntDue Flag:	
FCL Bnk Fee:	5,096.33-	Msc Fee Amt:	.00			Msc Fee Bal:	.00		
Loss Draft:	.00	Ret Chk Amt:	.00	Ret Chk Bal:	.00	FCL Bnk Fee:	5,201.33-		
Miss Ins:	.00	Unappl Amt:	.00	Unappl Bal:	.00	Loss Draft:	.00		

Payee Name: Orleans-Moran	Policy Kbr:	Check No: 316414
		Disb Flag:

Bill Code:	Trans Flag:	Report Date:	5/21/09	BA ID:	48631	Int Misc 1:	0		
Subsidy Cd: 0	Prepaid Flag: N	Reversed Flag:	N	BA Type ID:	00	Int Misc 2:	0	Int Misc 6:	0
Fist Flag: Y	Past Due Flg: N					Int Misc 3:	0	Int Misc 7:	000000
Int Misc 4:						Int Misc 5:		Int Misc 8:	.00

AKN Loan Number: [REDACTED] Borrower: JOSEPH MOREL Property: 275 FRENCHTOWN RD  
TEW Loan Number: [REDACTED] EAST GREENWICH, RI 02818

Seq:	66	Payment Amt:	2,329.72	Prin Bal:	306,300.00	Prin YTD:	.00	Bank Code:	01
Type:	REG	Prin Amt:	.00			Int YTD:	.00	Inv Code:	600
Desc:	Quick Collect	Int Amt:	1,753.13	T&I Bal:	10,285.54-	Taxes YTD:	.00	Group Cd:	302
Due Date:	9/01/08	T&I Amt:	576.59			Haz/Flood:	.00	Inv Loan:	[REDACTED]
Tran Date:	5/18/09	Curtail:	.00	Subsidy Bal:	.00	Int on TI:	.00	Enma Pool:	200602
Act Pd Dt:	5/18/09	Subsidy:	.00	LC Bal:	262.98	IC YTD:	.00	Enma Type:	C
Service Fee:	63.75	LC Amt:	.00	Negam Bal:	.00	Negam YTD:	.00	IntDue Flag:	N
FCL Bnk Fee:	.00	Msc Fee Amt:	.00			Msc Fee Bal:	.00		
Loss Draft:	.00	Ret Ck Amt:	.00	Ret Ck Bal:	.00	FCL Bnk Fee:	105.00-		
Misc Ins:	.00	Unappl Amt:	.00	Unappl Bal:	.00	Loss Draft:	.00		

Payee Name: Policy Kbr: Tax ID: 0  
Check Nbr: 000000  
Disb Flag:

Bill Code:	Trans Flag:	Report Date:	5/18/09	BA ID:	00000	Int Misc 1:	0
Subsidy Cd:	Prepaid Flag:	Reversed Flag:	N	BA Type ID:	00	Int Misc 2:	0
Ext Flag:	Past Due Flag:					Int Misc 3:	0
Int Misc 4:						Int Misc 5:	Y

Seq:	65	Payment Amt:	1,361.13-	Prin Bal:	306,300.00	Prin YTD:	.00	Bank Code:	01
Type:	DIS	Prin Amt:	.00			Int YTD:	.00	Inv Code:	600
Desc:	T&I Dis	Int Amt:	.00	T&I Bal:	10,862.13-	Taxes YTD:	.00	Group Cd:	302
Due Date:	9/01/08	T&I Amt:	1,361.13-			Haz/Flood:	.00	Inv Loan:	[REDACTED]
Tran Date:	5/15/09	Curtail:	.00	Subsidy Bal:	.00	Int on TI:	.00	Enma Pool:	200602
Act Pd Dt:	5/15/09	Subsidy:	.00	LC Bal:	175.32	IC YTD:	.00	Enma Type:	C
Service Fee:	.00	LC Amt:	.00	Negam Bal:	.00	Negam YTD:	.00	IntDue Flag:	
FCL Bnk Fee:	.00	Msc Fee Amt:	.00			Msc Fee Bal:	.00		
Loss Draft:	.00	Ret Ck Amt:	.00	Ret Ck Bal:	.00	FCL Bnk Fee:	105.00-		
Misc Ins:	.00	Unappl Amt:	.00	Unappl Bal:	.00	Loss Draft:	.00		

Payee Name: EAST GREENWICH TOWN TAX COLLECTOR Policy Kbr: 011-345-000 Tax ID: 0  
Check Nbr: 310960  
Disb Flag: N

Bill Code:	Trans Flag:	Report Date:	5/15/09	BA ID:	16978	Int Misc 1:	0
Subsidy Cd:	Prepaid Flag:	Reversed Flag:	N	BA Type ID:	03	Int Misc 2:	0
Ext Flag:	Past Due Flag:					Int Misc 3:	0
Int Misc 4:						Int Misc 5:	0

Seq:	64	Payment Amt:	105.00-	Prin Bal:	306,300.00	Prin YTD:	.00	Bank Code:	01
Type:	FCL	Prin Amt:	.00			Int YTD:	.00	Inv Code:	600
Desc:	Apprsl/3PC	Int Amt:	.00	T&I Bal:	9,501.00-	Taxes YTD:	.00	Group Cd:	302
Due Date:	9/01/08	T&I Amt:	.00			Haz/Flood:	.00	Inv Loan:	[REDACTED]
Tran Date:	3/31/09	Curtail:	.00	Subsidy Bal:	.00	Int on TI:	.00	Enma Pool:	200602
Act Pd Dt:	3/31/09	Subsidy:	.00	LC Bal:	175.32	IC YTD:	.00	Enma Type:	C
Service Fee:	.00	LC Amt:	.00	Negam Bal:	.00	Negam YTD:	.00	IntDue Flag:	
FCL Bnk Fee:	105.00-	Msc Fee Amt:	.00			Msc Fee Bal:	.00		
Loss Draft:	.00	Ret Ck Amt:	.00	Ret Ck Bal:	.00	FCL Bnk Fee:	105.00-		
Misc Ins:	.00	Unappl Amt:	.00	Unappl Bal:	.00	Loss Draft:	.00		

Payee Name: Land America Default Services Policy Kbr: Tax ID: 0  
Check Nbr: 271165  
Disb Flag: N

Bill Code:	Trans Flag:	Report Date:	3/31/09	BA ID:	35528	Int Misc 1:	0
Subsidy Cd:	Prepaid Flag:	Reversed Flag:	N	BA Type ID:	00	Int Misc 2:	0
Ext Flag:	Past Due Flag:					Int Misc 3:	0
Int Misc 4:						Int Misc 5:	0

AKN Loan Number: [REDACTED] Borrower: JOSEPH MOREL Property: 275 FRENCHTOWN RD  
 TEN Loan Number: [REDACTED] EAST GREENWICH, RI 02819

Sq:	63	Payment Amt:	.00	Prin Bal:	306,000.00	Prin YTD:	.00	Bank Code:	01
Type:	III	Prin Amt:	.00			Int YTD:	.00	Inv Code:	600
Desc:	Int on T&I	Int Amt:	.00	T&I Bal:	9,501.00-	Taxes YTD:	.00	Group Cd:	002
Due Date:	3/31/09	T&I Amt:	.00			Haz/Flood:	.00	Inv Loan:	
Tran Date:	3/27/09	Curail:	.00	Subsidy Bal:	.00	Int on TI:	.00	Enma Pool:	200602
Act Pd Dt:	3/27/09	Subsidy:	.00	LC Bal:	175.32	LC YTD:	.00	Enma Type:	C
Service Fee:	.00	LC Amt:	.00	Negan Bal:	.00	Negan YTD:	.00	IntDue Flag:	
FCL Bnk Fee:	.00	Msc Fee Amt:	.00			Msc Fee Bal:	.00		
Loss Draft:	.00	Ret Ck Amt:	.00	Ret Ck Bal:	.00	FCL Bnk Fee:	.00		
Misc Ins:	.00	Unappl Amt:	.00	Unappl Bal:	.00	Loss Draft:	.00		

Payee Name:	Policy Nbr:	Tax ID:
		Check Nbr: 000000
		Disb Flag:

Bill Code:	Trans Flag: N	Report Date: 3/27/09	BA ID: C0000	Int Misc 1: 0		
Subsidy Cd: 0	Prepaid Flag: N	Reversed Flag: N	BA Type ID: CC	Int Misc 2: 0	Int Misc 6: 0	
Fist Flag: Y	Past Due Flg: N			Int Misc 3: 0	Int Misc 7: C00000	
Int Misc 4:				Int Misc 5:	Int Misc 8: .00	

Seq:	62	Payment Amt:	3,351.23-	Prin Bal:	306,000.00	Prin YTD:	.00	Bank Code:	01
Type:	DIS	Prin Amt:	.00			Int YTD:	.00	Inv Code:	600
Desc:	T&I Dis	Int Amt:	.00	T&I Bal:	9,501.00-	Taxes YTD:	.00	Group Cd:	002
Due Date:	9/01/08	T&I Amt:	3,351.23-			Haz/Flood:	.00	Inv Loan:	
Tran Date:	3/25/09	Current:	.00	Subsidy Bal:	.00	Int on TI:	.00	Enma Pool:	200602
Act Pd Dt:	3/25/09	Subsidy:	.00	LC Bal:	175.32	LC YTD:	.00	Enma Type:	C
Services Fee:	.00	LC Amt:	.00	Nogam Bal:	.00	Nogam YTD:	.00	IntDuc Flag:	
FCL Bnk Fee:	.00	Msc Fee Amt:	.00			Msc Fee Bal:	.00		
Loss Draft:	.00	Ret Ck Amt:	.00	Ret Ck Bal:	.00	FCL Bnk Fee:	.00		
Misc Ins:	.00	Unappl Amt:	.00	Unappl Bal:	.00	Loss Draft:	.00		

Payee Name: Proctor Financial Insurance Group (LF)	Policy Abr: F216899	Tax ID: 0
		Check Nbr: 266667
		Disb Flag: 3

Bill Code:	Trans Flag:	Report Date:	3/25/09	BA ID:	35249	Int Misc 1:	0		
Subsidy Cd:	Prepaid Flag:	Reversed Flag:	N	BA Type ID:	01	Int Misc 2:	0	Int Misc 6:	0
Fist Flag:	Past Due Flg:					Int Misc 3:	0	Int Misc 7:	000000
Int Misc 4:						Int Misc 5:		Int Misc 8:	.00

Seq:	61	Payment Amt:	1,361.13-	Prin Bal:	306,000.00	Prin YTD:	.00	Bank Code:	01
Type:	D/S	Prin Amt:	.00			Int YTD:	.00	Inv Code:	600
Desc:	T&I Dis	Int Amt:	.00	T&I Bal:	5,549.77-	Taxes YTD:	.00	Group Cd:	002
Due Date:	9/01/08	T&I Amt:	1,361.13-			Haz/Flood:	.00	Inv Loan:	
Tran Date:	2/24/09	Current:	.00	Subsidy Bal:	.00	Int on TI:	.00	Enma Pool:	200602
Act Pd Dt:	2/24/09	Subsidy:	.00	EC Bal:	175.32	IC YTD:	.00	Enma Type:	C
Service Fee:	.00	IC Amt:	.00	Neçan Bal:	.00	Neçan YTD:	.00	IntDue Flag:	
FCL Bnk Fee:	.00	Msc Fee Amt:	.00			Msc Fee Bal:	.00		
Loss Draft:	.00	Ret Ck Amt:	.00	Ret Ck Bal:	.00	FCL Bnk Fee:	.00		
Misc Ins:	.00	Unappt Amt:	.00	Unappt Bal:	.00	Loss Draft:	.00		

Payee Name: EAST GREENWICH TOWN TAX COLLECTOR	Policy Nbr: 011-345-000	Tax ID: 0
		Check Nbr: 234534
		Disb Flag: N

Bill Code:	Trans Flag:	Report Date:	2/24/09	BA ID:	16978	Int Misc 1:	0		
Subsidy Cd: 0	Prepaid Flag: N	Reversed Flag:	N	BA Type ID:	03	Int Misc 2:	0	Int Misc 6:	0
Ext Flag: Y	Past Due Flg: N					Int Misc 3:	0	Int Misc 7:	000000
Int Misc 4:						Int Misc 5:		Int Misc 8:	.00



AKN Loan Number: [REDACTED] Borrower: JOSEPH MOREL Property: 275 FRENCHTOWN RD  
TEW Loan Number: [REDACTED] EAST GREENWICH, RI 02818

Seq:	60	Payment Amt:	.00	Prin Bal:	306,300.00	Prin YTD:	.00	Bank Code:	01
Type:	BEG	Prin Amt:	.00			Int YTD:	14,025.04	Inv Code:	600
Desc:	Year End	Int Amt:	.00	T&I Bal:	4,188.64-	Taxes YTD:	5,351.59	Group Cd:	302
Due Date:	9/01/08	T&I Amt:	.00			Haz/Flood:	3,899.77	Inv Loan:	[REDACTED]
Tran Date:	1/01/09	Curtail:	.00	Subsidy Bal:	.00	Int on TI:	18.79	Fama Pool:	
Act Pd Dt:	1/01/09	Subsidy:	.00	LC Bal:	175.32	IC YTD:	.00	Fama Type:	
Service Fee:	.00	LC Amt:	.00	Negam Bal:	.00	Negam YTD:	.00	IntDue Flag:	
FCL Bnk Fee:	.00	Msc Fee Amt:	.00			Msc Fee Bal:	.00		
Loss Draft:	.00	Ret Ck Amt:	.00	Ret Ck Bal:	.00	FCL Bnk Fee:	.00		
Misc Ins:	.00	Unappl Amt:	.00	Unappl Bal:	.00	Loss Draft:	.00		

Payee Name: Policy Kbr: Tax ID: 0  
Check Nbr: 000000  
Disb Flag:

Bill Code:	Trans Flag:	Report Date:	3/03/00	BA ID:	00000	Int Misc 1:	0		
Subsidy Cd: 0	Prepaid Flag:	Reversed Flag:		BA Type ID:	00	Int Misc 2:	0	Int Misc 6:	0
Ext Flag: Y	Past Due Flg: N					Int Misc 3:	0	Int Misc 7:	000000
Int Misc 4:						Int Misc 5:		Int Misc 8:	.00

Seq:	59	Payment Amt:	.00	Prin Bal:	306,300.00	Prin YTD:	.00	Bank Code:	01
Type:	III	Prin Amt:	.00			Int YTD:	.00	Inv Code:	600
Desc:	Int on T&I	Int Amt:	.00	T&I Bal:	4,188.64-	Taxes YTD:	.00	Group Cd:	302
Due Date:	12/31/08	T&I Amt:	.00			Haz/Flood:	.00	Inv Loan:	[REDACTED]
Tran Date:	12/30/08	Curtail:	.00	Subsidy Bal:	.00	Int on TI:	.00	Fama Pool:	200602
Act Pd Dt:	12/30/08	Subsidy:	.00	LC Bal:	175.32	IC YTD:	.00	Fama Type:	C
Service Fee:	.00	LC Amt:	.00	Negam Bal:	.00	Negam YTD:	.00	IntDue Flag:	
FCL Bnk Fee:	.00	Msc Fee Amt:	.00			Msc Fee Bal:	.00		
Loss Draft:	.00	Ret Ck Amt:	.00	Ret Ck Bal:	.00	FCL Bnk Fee:	.00		
Misc Ins:	.00	Unappl Amt:	.00	Unappl Bal:	.00	Loss Draft:	.00		

Payee Name: Policy Kbr: Tax ID: 0  
Check Nbr: 000000  
Disb Flag:

Bill Code:	Trans Flag: N	Report Date:	12/30/08	BA ID:	00000	Int Misc 1:	0		
Subsidy Cd: 0	Prepaid Flag: N	Reversed Flag:	N	BA Type ID:	00	Int Misc 2:	0	Int Misc 6:	0
Ext Flag: Y	Past Due Flg: N					Int Misc 3:	0	Int Misc 7:	000000
Int Misc 4:						Int Misc 5:		Int Misc 8:	.00

Seq:	58	Payment Amt:	1,361.13-	Prin Bal:	306,300.00	Prin YTD:	.00	Bank Code:	01
Type:	DIS	Prin Amt:	.00			Int YTD:	.00	Inv Code:	600
Desc:	T&I Dis	Int Amt:	.00	T&I Bal:	4,188.64-	Taxes YTD:	.00	Group Cd:	302
Due Date:	9/01/08	T&I Amt:	1,361.13-			Haz/Flood:	.00	Inv Loan:	[REDACTED]
Tran Date:	12/02/08	Curtail:	.00	Subsidy Bal:	.00	Int on TI:	.00	Fama Pool:	200602
Act Pd Dt:	12/02/08	Subsidy:	.00	LC Bal:	175.32	IC YTD:	.00	Fama Type:	C
Service Fee:	.00	LC Amt:	.00	Negam Bal:	.00	Negam YTD:	.00	IntDue Flag:	
FCL Bnk Fee:	.00	Msc Fee Amt:	.00			Msc Fee Bal:	.00		
Loss Draft:	.00	Ret Ck Amt:	.00	Ret Ck Bal:	.00	FCL Bnk Fee:	.00		
Misc Ins:	.00	Unappl Amt:	.00	Unappl Bal:	.00	Loss Draft:	.00		

Payee Name: EAST GREENWICH TOWN TAX COLLECTOR Policy Kbr: 011-345-000 Tax ID: 0  
Check Nbr: 144238  
Disb Flag: N

Bill Code:	Trans Flag:	Report Date:	12/02/08	BA ID:	16978	Int Misc 1:	0		
Subsidy Cd: 0	Prepaid Flag: N	Reversed Flag:	N	BA Type ID:	03	Int Misc 2:	0	Int Misc 6:	0
Ext Flag: Y	Past Due Flg: N					Int Misc 3:	0	Int Misc 7:	000000
Int Misc 4:						Int Misc 5:		Int Misc 8:	.00

AEK Loan Number: [REDACTED] Borrower: JOSEPH MOREL Property: 275 FRENCHTOWN RD  
TEW Loan Number: [REDACTED] EAST GREENWICH, RI 02818

Seq:	57	Payment Amt:	.00	Prin Bal:	306,000.00	Prin YTD:	.00	Bank Code:	01
Type:	III	Prin Amt:	.00			Int YTD:	.00	Inv Code:	600
Desc:	Int on T&I	Int Amt:	.00	T&I Bal:	2,827.51-	Taxes YTD:	.00	Group Cd:	002
Due Date:	9/30/08	T&I Amt:	.00			Haz/Flood:	.00	Inv Loan:	[REDACTED]
Tran Date:	9/29/08	Curtail:	.00	Subsidy Bal:	.00	Int on TI:	.00	Fema Pool:	200602
Act Pd Dt:	9/29/08	Subsidy:	.00	LC Bal:	175.32	IC YTD:	.00	Fema Type:	C
Service Fee:	.00	IC Amt:	.00	Negam Bal:	.00	Negam YTD:	.00	IntDue Flag:	
FCL Bnk Fee:	.00	Msc Fee Amt:	.00			Msc Fee Bal:	.00		
Loss Draft:	.00	Ret Ck Amt:	.00	Ret Ck Bal:	.00	FCL Bnk Fee:	.00		
Misc Ins:	.00	Unappl Amt:	.00	Unappl Bal:	.00	Loss Draft:	.00		

Payee Name: Policy Kbr: Tax ID: 0  
Check Nbr: 000000  
Disb Flag:

Bill Code:	Trans Flag: N	Report Date: 9/29/08	BA ID: 00000	Int Misc 1: 0
Subsidy Cd: 0	Prepaid Flag: N	Reversed Flag: N	BA Type ID: 00	Int Misc 2: 0
Ext Flag: Y	Past Due Flg: N			Int Misc 3: 0
Int Misc 4:				Int Misc 5: 0
				Int Misc 6: 0
				Int Misc 7: 000000
				Int Misc 8: .00

Seq:	56	Payment Amt:	1,361.12-	Prin Bal:	306,000.00	Prin YTD:	.00	Bank Code:	01
Type:	DIS	Prin Amt:	.00			Int YTD:	.00	Inv Code:	600
Desc:	T&I Dis	Int Amt:	.00	T&I Bal:	2,827.51-	Taxes YTD:	.00	Group Cd:	002
Due Date:	9/01/08	T&I Amt:	1,361.12-			Haz/Flood:	.00	Inv Loan:	[REDACTED]
Tran Date:	9/02/08	Curtail:	.00	Subsidy Bal:	.00	Int on TI:	.00	Fema Pool:	200602
Act Pd Dt:	9/02/08	Subsidy:	.00	LC Bal:	87.66	IC YTD:	.00	Fema Type:	C
Service Fee:	.00	IC Amt:	.00	Negam Bal:	.00	Negam YTD:	.00	IntDue Flag:	
FCL Bnk Fee:	.00	Msc Fee Amt:	.00			Msc Fee Bal:	.00		
Loss Draft:	.00	Ret Ck Amt:	.00	Ret Ck Bal:	.00	FCL Bnk Fee:	.00		
Misc Ins:	.00	Unappl Amt:	.00	Unappl Bal:	.00	Loss Draft:	.00		

Payee Name: EAST GREENWICH TOWN TAX COLLECTOR Policy Kbr: 011-345-000 Tax ID: 0  
Check Nbr: 784327  
Disb Flag: N

Bill Code:	Trans Flag:	Report Date: 9/02/08	BA ID: 16978	Int Misc 1: 0
Subsidy Cd: 0	Prepaid Flag: N	Reversed Flag: N	BA Type ID: 03	Int Misc 2: 0
Ext Flag: Y	Past Due Flg: N			Int Misc 3: 0
Int Misc 4:				Int Misc 5: 0
				Int Misc 6: 0
				Int Misc 7: 000000
				Int Misc 8: .00

Seq:	55	Payment Amt:	2,329.72	Prin Bal:	306,000.00	Prin YTD:	.00	Bank Code:	01
Type:	REC	Prin Amt:	.00			Int YTD:	.00	Inv Code:	600
Desc:	ACH	Int Amt:	1,753.13	T&I Bal:	1,466.39-	Taxes YTD:	.00	Group Cd:	002
Due Date:	8/01/08	T&I Amt:	1,753.13			Haz/Flood:	.00	Inv Loan:	[REDACTED]
Tran Date:	8/15/08	Curtail:	.00	Subsidy Bal:	.00	Int on TI:	.00	Fema Pool:	200602
Act Pd Dt:	8/15/08	Subsidy:	.00	LC Bal:	87.66	IC YTD:	.00	Fema Type:	C
Service Fee:	63.75	IC Amt:	.00	Negam Bal:	.00	Negam YTD:	.00	IntDue Flag:	N
FCL Bnk Fee:	.00	Msc Fee Amt:	.00			Msc Fee Bal:	.00		
Loss Draft:	.00	Ret Ck Amt:	.00	Ret Ck Bal:	.00	FCL Bnk Fee:	.00		
Misc Ins:	.00	Unappl Amt:	.00	Unappl Bal:	.00	Loss Draft:	.00		

Payee Name: Policy Kbr: Tax ID: 0  
Check Nbr: 000000  
Disb Flag:

Bill Code:	Trans Flag: N	Report Date: 8/15/08	BA ID: 00000	Int Misc 1: 0
Subsidy Cd: 0	Prepaid Flag: N	Reversed Flag: N	BA Type ID: 00	Int Misc 2: 0
Ext Flag: Y	Past Due Flg: N			Int Misc 3: 0
Int Misc 4:				Int Misc 5: Y
				Int Misc 6: 0
				Int Misc 7: 000000
				Int Misc 8: .00

AEK Loan Number: [REDACTED] Borrower: JOSEPH MOREL Property: 275 FRENCHTOWN RD  
TEK Loan Number: [REDACTED] EAST GREENWICH, RI 02818

Seq:	54	Payment Amt:	2,329.72	Prin Bal:	306,000.00	Prin YTD:	.00	Bank Code:	01
Type:	REG	Prin Amt:	.00			Int YTD:	.00	Inv Code:	600
Desc:	ACH	Int Amt:	1,753.13	T&I Bal:	2,342.98-	Taxes YTD:	.00	Group Cd:	002
Due Date:	7/01/08	T&I Amt:	576.59			Haz/Flood:	.00	Inv Loan:	[REDACTED]
Tran Date:	7/15/08	Curtail:	.00	Subsidy Bal:	.00	Int on TI:	.00	Enma Pool:	200602
Act Pd Dt:	7/15/08	Subsidy:	.00	LC Bal:	87.66	IC YTD:	.00	Enma Type:	C
Service Fee:	63.75	LC Amt:	.00	Negam Bal:	.00	Negam YTD:	.00	IntDue Flag:	N
FCL Bnk Fee:	.00	Msc Fee Amt:	.00			Msc Fee Bal:	.00		
Loss Draft:	.00	Ret Ck Amt:	.00	Ret Ck Bal:	.00	FCL Bnk Fee:	.00		
Misc Ins:	.00	Unappl Amt:	.00	Unappl Bal:	.00	Loss Draft:	.00		

Payee Name: Policy Kbr: Tax ID: 0  
Check Nbr: 000000  
Disb Flag:

Bill Code:	Trans Flag: N	Report Date: 7/15/08	BA ID: 00000	Int Misc 1: 0
Subsidy Cd: 0	Prepaid Flag: N	Reversed Flag: N	BA Type ID: 00	Int Misc 2: 0
Ext Flag: Y	Past Due Flg: N			Int Misc 3: 0
Int Misc 4:				Int Misc 5: Y
				Int Misc 6: 0
				Int Misc 7: 000000
				Int Misc 8: .00

Seq:	53	Payment Amt:	9.68	Prin Bal:	306,000.00	Prin YTD:	.00	Bank Code:	01
Type:	III	Prin Amt:	.00			Int YTD:	.00	Inv Code:	600
Desc:	Int on T&I	Int Amt:	.00	T&I Bal:	2,619.57-	Taxes YTD:	.00	Group Cd:	002
Due Date:	6/25/08	T&I Amt:	9.68			Haz/Flood:	.00	Inv Loan:	[REDACTED]
Tran Date:	6/25/08	Curtail:	.00	Subsidy Bal:	.00	Int on TI:	.00	Enma Pool:	200602
Act Pd Dt:	6/25/08	Subsidy:	.00	LC Bal:	87.66	IC YTD:	.00	Enma Type:	C
Service Fee:	.00	LC Amt:	.00	Negam Bal:	.00	Negam YTD:	.00	IntDue Flag:	
FCL Bnk Fee:	.00	Msc Fee Amt:	.00			Msc Fee Bal:	.00		
Loss Draft:	.00	Ret Ck Amt:	.00	Ret Ck Bal:	.00	FCL Bnk Fee:	.00		
Misc Ins:	.00	Unappl Amt:	.00	Unappl Bal:	.00	Loss Draft:	.00		

Payee Name: Policy Kbr: Tax ID: 0  
Check Nbr: 000000  
Disb Flag:

Bill Code:	Trans Flag: N	Report Date: 6/25/08	BA ID: 00000	Int Misc 1: 0
Subsidy Cd: 0	Prepaid Flag: N	Reversed Flag: N	BA Type ID: 00	Int Misc 2: 0
Ext Flag: Y	Past Due Flg: N			Int Misc 3: 0
Int Misc 4:				Int Misc 5: 0
				Int Misc 6: 0
				Int Misc 7: 000000
				Int Misc 8: .00

Seq:	52	Payment Amt:	3,899.77-	Prin Bal:	306,000.00	Prin YTD:	.00	Bank Code:	01
Type:	DIS	Prin Amt:	.00			Int YTD:	.00	Inv Code:	600
Desc:	T&I Dis	Int Amt:	.00	T&I Bal:	2,629.25-	Taxes YTD:	.00	Group Cd:	002
Due Date:	7/01/08	T&I Amt:	3,899.77-			Haz/Flood:	.00	Inv Loan:	[REDACTED]
Tran Date:	6/18/08	Curtail:	.00	Subsidy Bal:	.00	Int on TI:	.00	Enma Pool:	200602
Act Pd Dt:	6/18/08	Subsidy:	.00	LC Bal:	87.66	IC YTD:	.00	Enma Type:	C
Service Fee:	.00	LC Amt:	.00	Negam Bal:	.00	Negam YTD:	.00	IntDue Flag:	
FCL Bnk Fee:	.00	Msc Fee Amt:	.00			Msc Fee Bal:	.00		
Loss Draft:	.00	Ret Ck Amt:	.00	Ret Ck Bal:	.00	FCL Bnk Fee:	.00		
Misc Ins:	.00	Unappl Amt:	.00	Unappl Bal:	.00	Loss Draft:	.00		

Payee Name: Proctor Financial Insurance Group (IP) Policy Kbr: F216899 Tax ID: 0  
Check Nbr: 722157  
Disb Flag: N

Bill Code:	Trans Flag:	Report Date: 6/18/08	BA ID: 35249	Int Misc 1: 0
Subsidy Cd: 0	Prepaid Flag: N	Reversed Flag: N	BA Type ID: 01	Int Misc 2: 0
Ext Flag: Y	Past Due Flg: N			Int Misc 3: 0
Int Misc 4:				Int Misc 5: 0
				Int Misc 6: 0
				Int Misc 7: 000000
				Int Misc 8: .00



Transfer Date: 10/17/08  
 AEM Loan Number: [REDACTED] Borrower: JOSEPH MOREL Property: 275 FRENCHTOWN RD  
 TEW Loan Number: [REDACTED] EAST GREENWICH, RI 02818

Seq:	51	Payment Amt:	2,329.72	Prin Bal:	306,300.00	Prin YTD:	.00	Bank Code:	01
Type:	REG	Prin Amt:	.00			Int YTD:	.00	Inv Code:	600
Desc:	ACH	Int Amt:	1,753.13	T&I Bal:	1,270.52	Taxes YTD:	.00	Group Cd:	302
Due Date:	6/01/08	T&I Amt:	576.59			Haz/Flood:	.00	Inv Loan:	[REDACTED]
Tran Date:	6/16/08	Curtail:	.00	Subsidy Bal:	.00	Int on TI:	.00	Fema Pool:	200602
Act Pd Dt:	6/16/08	Subsidy:	.00	LC Bal:	87.66	IC YTD:	.00	Fema Type:	C
Service Fee:	63.75	LC Amt:	.00	Negam Bal:	.00	Negam YTD:	.00	IntDue Flag:	N
FCL Bnk Fee:	.00	Msc Fee Amt:	.00			Msc Fee Bal:	.00		
Loss Draft:	.00	Ret Ck Amt:	.00	Ret Ck Bal:	.00	FCL Bnk Fee:	.00		
Misc Ins:	.00	Unappl Amt:	.00	Unappl Bal:	.00	Loss Draft:	.00		

Payee Name: Policy Kbr: Tax ID: 0  
 Check Nbr: 000000  
 Disb Flag:

Bill Code:	Trans Flag: N	Report Date: 6/16/08	BA ID: 00000	Int Misc 1: 0			
Subsidy Cd: 0	Prepaid Flag: N	Reversed Flag: N	BA Type ID: 00	Int Misc 2: 0	Int Misc 6: 0		
Ext Flag: Y	Past Due Flg: N			Int Misc 3: 0	Int Misc 7: 000000		
Int Misc 4:				Int Misc 5: Y	Int Misc 8: .00		

Seq:	50	Payment Amt:	1,314.67	Prin Bal:	306,300.00	Prin YTD:	.00	Bank Code:	01
Type:	DIS	Prin Amt:	.00			Int YTD:	.00	Inv Code:	600
Desc:	T&I Dis	Int Amt:	.00	T&I Bal:	693.93	Taxes YTD:	.00	Group Cd:	302
Due Date:	6/01/08	T&I Amt:	1,314.67			Haz/Flood:	.00	Inv Loan:	[REDACTED]
Tran Date:	5/22/08	Curtail:	.00	Subsidy Bal:	.00	Int on TI:	.00	Fema Pool:	200602
Act Pd Dt:	5/22/08	Subsidy:	.00	LC Bal:	87.66	IC YTD:	.00	Fema Type:	C
Service Fee:	.00	LC Amt:	.00	Negam Bal:	.00	Negam YTD:	.00	IntDue Flag:	
FCL Bnk Fee:	.00	Msc Fee Amt:	.00			Msc Fee Bal:	.00		
Loss Draft:	.00	Ret Ck Amt:	.00	Ret Ck Bal:	.00	FCL Bnk Fee:	.00		
Misc Ins:	.00	Unappl Amt:	.00	Unappl Bal:	.00	Loss Draft:	.00		

Payee Name: EAST GREENWICH TOWN TAX COLLECTOR Policy Kbr: 011-345-000 Tax ID: 0  
 Check Nbr: 702920  
 Disb Flag: N

Bill Code:	Trans Flag:	Report Date: 5/22/08	BA ID: 16978	Int Misc 1: 0			
Subsidy Cd: 0	Prepaid Flag: N	Reversed Flag: N	BA Type ID: 03	Int Misc 2: 0	Int Misc 6: 0		
Ext Flag: Y	Past Due Flg: N			Int Misc 3: 0	Int Misc 7: 000000		
Int Misc 4:				Int Misc 5:	Int Misc 8: .00		

Seq:	49	Payment Amt:	2,329.72	Prin Bal:	306,300.00	Prin YTD:	.00	Bank Code:	01
Type:	REG	Prin Amt:	.00			Int YTD:	.00	Inv Code:	600
Desc:	ACH	Int Amt:	1,753.13	T&I Bal:	2,308.60	Taxes YTD:	.00	Group Cd:	302
Due Date:	5/01/08	T&I Amt:	576.59			Haz/Flood:	.00	Inv Loan:	[REDACTED]
Tran Date:	5/16/08	Curtail:	.00	Subsidy Bal:	.00	Int on TI:	.00	Fema Pool:	200602
Act Pd Dt:	5/16/08	Subsidy:	.00	LC Bal:	87.66	IC YTD:	.00	Fema Type:	C
Service Fee:	63.75	LC Amt:	.00	Negam Bal:	.00	Negam YTD:	.00	IntDue Flag:	N
FCL Bnk Fee:	.00	Msc Fee Amt:	.00			Msc Fee Bal:	.00		
Loss Draft:	.00	Ret Ck Amt:	.00	Ret Ck Bal:	.00	FCL Bnk Fee:	.00		
Misc Ins:	.00	Unappl Amt:	.00	Unappl Bal:	.00	Loss Draft:	.00		

Payee Name: Policy Kbr: Tax ID: 0  
 Check Nbr: 000000  
 Disb Flag:

Bill Code:	Trans Flag: N	Report Date: 5/16/08	BA ID: 00000	Int Misc 1: 0			
Subsidy Cd: 0	Prepaid Flag: N	Reversed Flag: N	BA Type ID: 00	Int Misc 2: 0	Int Misc 6: 0		
Ext Flag: Y	Past Due Flg: N			Int Misc 3: 0	Int Misc 7: 000000		
Int Misc 4:				Int Misc 5: Y	Int Misc 8: .00		

Property: 275 FRENCHTOWN RD  
EAST GREENWICH, RI 02818

Tax ID: 0  
Check No: 00000  
Eisb Flag:

Policy Kbr:

```

Int Misc 1: 0
Int Misc 2: 0   Int Misc 6: 0
Int Misc 3: 0   Int Misc 7: 000000
Int Misc 5: X   Int Misc 8: .00

```

Tax ID: 0  
Check No: 00000  
Eisb Flag:

Policy Abr:

```

Int Misc 1: 0
Int Misc 2: 0   Int Misc 6: 0
Int Misc 3: 0   Int Misc 7: 000000
Int Misc 5:     Int Misc 8: .00

```

Tax ID: 0  
Check No: 00000  
Dist Flag:

Policy Kbr:

```

Int Misc 1: 0
Int Misc 2: 0   Int Misc 6: 0
Int Misc 3: 0   Int Misc 7: 000000
Int Misc 5: X   Int Misc 8: .00

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AKN Loan Number: [REDACTED] Borrower: JOSEPH MOREL Property: 275 FRENCHTOWN RD  
 TBK Loan Number: [REDACTED] EAST GREENWICH, RI 02819

Seq:	45	Payment Amt:	1,314.67-	Prin Bal:	306,000.00	Prin YTD:	.00	Bank Code:	01
Type:	DIS	Prin Amt:	.00			Int YTD:	.00	Inv Code:	600
Desc:	T&I Dis	Int Amt:	.00	T&I Bal:	386.15	Taxes YTD:	.00	Group Cd:	102
Due Date:	3/01/08	T&I Amt:	1,314.67-			Haz/Flood:	.00	Inv Loan:	
Tran Date:	2/22/08	Current:	.00	Subsidy Bal:	.00	Int on TI:	.00	Enma Pool:	200602
Act Pd Dt:	2/22/08	Subsidy:	.00	EC Bal:	87.66	IC YTD:	.00	Enma Type:	C
Service Fee:	.00	IC Amt:	.00	Kegan Bal:	.00	Negan YTD:	.00	IntDue Flag:	
FCL Bnk Fee:	.00	Msc Fee Amt:	.00			Msc Fee Bal:	.00		
Loss Draft:	.00	Ret Ck Amt:	.00	Ret Ck Bal:	.00	FCL Bnk Fee:	.00		
Misc Ins:	.00	Unappl Amt:	.00	Unappl Bal:	.00	Loss Draft:	.00		

Payee Name: EAST GREENWICH TOWN TAX COLLECTOR	Policy Nbr: 011-345-000	Tax ID: 0
		Check Nbr: 626322
		Disb Flag: N

Bill Code:	Trans Flag:	Report Date:	2/22/08	BA ID:	16978	Int Misc 1:	0		
Subsidy Cd: 0	Prepaid Flag: N	Reversed Flag:	N	BA Type ID:	03	Int Misc 2:	0	Int Misc 6:	0
Fist Flag: Y	Past Due Flg: N					Int Misc 3:	0	Int Misc 7:	000000
Int Misc 4:						Int Misc 5:		Int Misc 8:	00

Seq:	44	Payment Amt:	2,213.29	Prin Bal:	306,000.00	Prin YTD:	.00	Bank Code:	01
Type:	REG	Prin Amt:	.00			Int YTD:	.00	Inv Code:	600
Desc:	ACE	Int Amt:	1,753.13	T&I Bal:	1,700.82	Taxes YTD:	.00	Group Cd:	002
Due Date:	2/01/08	T&I Amt:	460.16			Haz/Flood:	.00	Inv Loan:	
Tran Date:	2/19/08	Current:	.00	Subsidy Bal:	.00	Int on TI:	.00	Enma Pool:	200622
Act Pd Dt:	2/19/08	Subsidy:	.00	LC Bal:	87.66	LC YTD:	.00	Enma Type:	C
Service Fee:	63.75	LC Amt:	.00	Nogam Bal:	.00	Nogam YTD:	.00	IntDuc Flag:	N
FCL Bnk Fee:	.00	Msc Fee Amt:	.00			Msc Fee Bal:	.00		
Loss Draft:	.00	Ret Ck Amt:	.00	Ret Ck Bal:	.00	FCL Bnk Fee:	.00		
Misc Ins:	.00	Unappl Amt:	.00	Unappl Bal:	.00	Loss Draft:	.00		

Payee Name:	Policy Abr:	Tax ID:
		Check Nbr: 000000
		Disb Flag:

Bill Code:	Trans Flag: N	Report Date: 2/19/08	BA ID: 00000	Int Misc 1: 0	
Subsidy Cd: 0	Prepaid Flag: N	Reversed Flag: N	BA Type ID: 00	Int Misc 2: 0	Int Misc 6: 0
Fist Flag: Y	Past Due Flag: Y			Int Misc 3: 0	Int Misc 7: 000000
Int Misc 4:				Int Misc 5: Y	Int Misc 8: .00

Seq:	43	Payment Amt:	2,213.29	Prin Bal:	306,000.00	Prin YTD:	.00	Bank Code:	01
Type:	REC	Prin Amt:	.00			Int YTD:	.00	Inv Code:	600
Desc:	ACH	Int Amt:	1,753.13	T&I Bal:	1,240.66	Taxes YTD:	.00	Group Cd:	002
Due Date:	1/01/08	T&I Amt:	460.16			Haz/Flood:	.00	Inv Loan:	
Tran Date:	1/16/08	Current:	.00	Subsidy Bal:	.00	Int on TI:	.00	Enma Pool:	200602
Act Pd Dt:	1/16/08	Subsidy:	.00	LC Bal:	87.66	LC YTD:	.00	Enma Type:	C
Service Fee:	63.75	LC Amt:	.00	Negan Bal:	.00	Negan YTD:	.00	IntDue Flag:	N
FCL Bnk Fee:	.00	Msc Fee Amt:	.00			Msc Fee Bal:	.00		
Loss Draft:	.00	Ret Ck Amt:	.00	Ret Ck Bal:	.00	FCL Bnk Fee:	.00		
Misc Ins:	.00	Unappl Amt:	.00	Unappl Bal:	.00	Loss Draft:	.00		

Payee Name:	Policy Nbr:	Tax ID: 0 Check Nbr: 000000 Disb Flag:
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Bill Code:	Trans Flag: N	Report Date: 1/16/08	BA ID: 00000	Int Misc 1: 0		
Subsidy Cd: 0	Prepaid Flag: N	Reversed Flag: N	BA Type ID: 00	Int Misc 2: 0	Int Misc 6: 0	
Fist Flag: Y	Past Due Flg: N			Int Misc 3: 0	Int Misc 7: 000000	
Int Misc 4:				Int Misc 5: Y	Int Misc 8: .00	

Property: 275 FRENCHTOWN RD  
EAST GREENWICH, RI 02819

Tax ID: 0  
Check No: 00000  
Eisb Flag:

Tax ID: 0  
Check No: 00000  
Eisb Flag:

Tax ID: 0  
Check No: 00000  
Eisb Flag:

Tax ID: 0  
Check No: 00000  
Eisb Flag:

Tax ID: 0  
Check No: 00000  
Dist Flag:

Tax ID: 0  
Check No: 00000  
Dist Flag:



AKN Loan Number: [REDACTED] Borrower: JOSEPH MOREL Property: 275 FRENCHTOWN RD  
 TEN Loan Number: [REDACTED] EAST GREENWICH, RI 02819

Sq:	39	Payment Amt:	1,314.67-	Prin Bal:	306,000.00	Prin YTD:	.00	Bank Code:	01
Type:	DIS	Prin Amt:	.00			Int YTD:	.00	Inv Code:	600
Desc:	T&I Dis	Int Amt:	.00	T&I Bal:	310.40	Taxes YTD:	.00	Group Cd:	002
Due Date:	12/01/07	T&I Amt:	1,314.67-			Haz/Flood:	.00	Inv Loan:	
Tran Date:	11/21/07	Curail:	.00	Subsidy Bal:	.00	Int on TI:	.00	Enra Pool:	200602
Act Pd Dt:	11/21/07	Subsidy:	.00	EC Bal:	87.66	IC YTD:	.00	Enra Type:	C
Service Fee:	.00	IC Amt:	.00	Negan Bal:	.00	Negan YTD:	.00	IntDue Flag:	
FCL Bnk Fee:	.00	Msc Fee Amt:	.00			Msc Fee Bal:	.00		
Loss Draft:	.00	Ret Ck Amt:	.00	Ret Ck Bal:	.00	FCL Bnk Fee:	.00		
Misc Ins:	.00	Unappt Amt:	.00	Unappt Bal:	.00	Loss Draft:	.00		

Payee Name:	EAST GREENWICH TOWN TAX COLLECTOR	Policy Nbr:	011-345-000	Tax ID:	0
				Check Nbr:	564352
				Disb Flag:	N

Bill Code:	Trans Flag:	Report Date:	11/21/07	BA ID:	16978	Int Misc 1:	0		
Subsidy Cd: 0	Prepaid Flag: N	Reversed Flag:	N	BA Type ID:	03	Int Misc 2:	0	Int Misc 6:	0
Fist Flag: Y	Past Due Flg: N					Int Misc 3:	0	Int Misc 7:	000000
Int Misc 4:						Int Misc 5:		Int Misc 8:	.00

Seq:	38	Payment Amt:	2,213.29	Prin Bal:	306,000.00	Prin YTD:	.00	Bank Code:	01
Type:	REG	Prin Amt:	.00			Int YTD:	.00	Inv Code:	600
Desc:	ACH	Int Amt:	1,753.13	T&I Bal:	1,625.00	Taxes YTD:	.00	Group Cd:	002
Due Date:	11/01/07	T&I Amt:	460.16			Haz/Flood:	.00	Inv Loan:	
Tran Date:	11/13/07	Curtail:	.00	Subsidy Bal:	.00	Int on TI:	.00	Enma Pool:	200602
Act Pd Dt:	11/13/07	Subsidy:	.00	LC Bal:	87.66	LC YTD:	.00	Enma Type:	C
Services Fee:	63.75	LC Amt:	.00	Nogam Bal:	.00	Nogam YTD:	.00	IntDuc Flag:	N
FCL Bnk Fee:	.00	Msc Fee Amt:	.00			Msc Fee Bal:	.00		
Loss Draft:	.00	Ret Ck Amt:	.00	Ret Ck Bal:	.00	FCL Bnk Fee:	.00		
Misc Ins:	.00	Unappl Amt:	.00	Unappl Bal:	.00	Loss Draft:	.00		

Payee Name:	Policy Abr:	Tax ID: 0000000000
		Check Nbr: 0000000000
		Disb Flag:

Bill Code:	Trans Flag: N	Report Date: 11/13/07	BA ID: 00000	Int Misc 1: 0	
Subsidy Cd: 0	Prepaid Flag: N	Reversed Flag: N	BA Type ID: 00	Int Misc 2: 0	Int Misc 6: 0
Fist Flag: Y	Past Due Flg: N			Int Misc 3: 0	Int Misc 7: 000000
Int Misc 4:				Int Misc 5: Y	Int Misc 8: .00

Seq:	37	Payment Amt:	2,213.29	Prin Bal:	306,000.00	Prin YTD:	.00	Bank Code:	01
Type:	REC	Prin Amt:	.00			Int YTD:	.00	Inv Code:	600
Desc:	ACH	Int Amt:	1,753.13	T&I Bal:	1,164.91	Taxes YTD:	.00	Group Cd:	102
Due Date:	10/01/07	T&I Amt:	460.16			Faz/Flood:	.00	Inv Loan:	
Tran Date:	10/15/07	Current:	.00	Subsidy Bal:	.00	Int on TI:	.00	Fina Pool:	200602
Act Pd Dt:	10/15/07	Subsidy:	.00	EC Bal:	87.66	IC YTD:	.00	Fina Type:	C
Service Fee:	63.75	IC Amt:	.00	Negan Bal:	.00	Negan YTD:	.00	IntDue Flag:	N
FCL Bnk Fee:	.00	Msc Fee Amt:	.00			Msc Fee Bal:	.00		
Loss Draft:	.00	Ret Ck Amt:	.00	Ret Ck Bal:	.00	FCL Bnk Fee:	.00		
Misc Ins:	.00	Unappt Amt:	.00	Unappt Bal:	.00	Loss Draft:	.00		

Payee Name:	Policy Nbr:	Tax ID:
		Check Nbr: 000000
		Dist Flag:

Bill Code:	Trans Flag: N	Report Date: 10/15/07	BA ID: 00000	Int Misc 1: 0	
Subsidy Cd: 0	Prepaid Flag: N	Reversed Flag: N	BA Type ID: 00	Int Misc 2: 0	Int Misc 6: 0
Ext Flag: Y	Past Due Flg: N			Int Misc 3: 0	Int Misc 7: 000000
Int Misc 4:				Int Misc 5: Y	Int Misc 8: .00

AKN Loan Number: [REDACTED] Borrower: JOSEPH MOREL Property: 275 FRENCHTOWN RD  
 TBN Loan Number: [REDACTED] EAST GREENWICH, RI 02819

Seq:	36	Payment Amt:	1,314.69-	Prin Bal:	306,000.00	Prin YTD:	.00	Bank Code:	01
Type:	DIS	Prin Amt:	.00			Int YTD:	.00	Inv Code:	600
Desc:	T&I Dis	Int Amt:	.00	T&I Bal:	704.75	Taxes YTD:	.00	Group Cd:	302
Due Date:	10/01/07	T&I Amt:	1,314.69-			Haz/Flood:	.00	Inv Loan:	
Tran Date:	10/11/07	Current:	.00	Subsidy Bal:	.00	Int on TI:	.00	Enma Pool:	200602
Act Pd Dt:	10/11/07	Subsidy:	.00	EC Bal:	87.66	IC YTD:	.00	Enma Type:	C
Service Fee:	.00	IC Amt:	.00	Kegan Bal:	.00	Negam YTD:	.00	IntDue Flag:	
FCL Bnk Fee:	.00	Msc Fee Amt:	.00			Msc Fee Bal:	.00		
Loss Draft:	.00	Ret Ck Amt:	.00	Ret Ck Bal:	.00	FCL Bnk Fee:	.00		
Misc Ins:	.00	Unappl Amt:	.00	Unappl Bal:	.00	Loss Draft:	.00		

Payee Name: EAST GREENWICH TOWN TAX COLLECTOR	Policy Nbr: 011-345-000	Tax ID: 0
		Check Nbr: 532461
		Disb Flag: N

Bill Code:	Trans Flag:	Report Date:	10/11/07	BA ID:	16978	Int Misc 1:	0		
Subsidy Cd: 0	Prepaid Flag: N	Reversed Flag:	N	BA Type ID:	03	Int Misc 2:	0	Int Misc 6:	0
Fist Flag: Y	Past Due Flg: N					Int Misc 3:	0	Int Misc 7:	000000
Int Misc 4:						Int Misc 5:		Int Misc 8:	00

Seq:	35	Payment Amt:	13.77	Prin Bal:	306,000.00	Prin YTD:	.00	Bank Code:	01
Type:	III	Prin Amt:	.00			Int YTD:	.00	Inv Code:	600
Desc:	Int on T&I	Int Amt:	.00	T&I Bal:	2,019.44	Taxes YTD:	.00	Group Cd:	002
Due Date:	9/30/07	T&I Amt:	13.77			Haz/Flood:	.00	Inv Loan:	
Tran Date:	10/01/07	Current:	.00	Subsidy Bal:	.00	Int on TI:	.00	Enma Pool:	200602
Act Pd Dt:	10/01/07	Subsidy:	.00	LC Bal:	87.66	LC YTD:	.00	Enma Type:	C
Service Fee:	.00	LC Amt:	.00	Nogam Bal:	.00	Nogam YTD:	.00	IntDuc Flag:	
FCL Bnk Fee:	.00	Msc Fee Amt:	.00			Msc Fee Bal:	.00		
Loss Draft:	.00	Ret Ck Amt:	.00	Ret Ck Bal:	.00	FCL Bnk Fee:	.00		
Misc Ins:	.00	Unappl Amt:	.00	Unappl Bal:	.00	Loss Draft:	.00		

Payee Name:	Policy Abr:	Tax ID: 0000000000
		Check Nbr: 0000000000
		Disb Flag:

Bill Code:	Trans Flag: N	Report Date: 10/01/07	BA ID: 00000	Int Misc 1: 0	
Subsidy Cd: 0	Prepaid Flag: N	Reversed Flag: N	BA Type ID: 00	Int Misc 2: 0	Int Misc 6: 0
Fist Flag: Y	Past Due Flag: N			Int Misc 3: 0	Int Misc 7: 000000
Int Misc 4:				Int Misc 5:	Int Misc 8: .00

Seq:	34	Payment Amt:	2,213.29	Prin Bal:	306,000.00	Prin YTD:	.00	Bank Code:	01
Type:	REC	Prin Amt:	.00			Int YTD:	.00	Inv Code:	600
Desc:	ACH	Int Amt:	1,753.13	T&I Bal:	2,005.67	Taxes YTD:	.00	Group Cd:	002
Due Date:	9/01/07	T&I Amt:	460.16			Haz/Flood:	.00	Inv Loan:	
Tran Date:	9/12/07	Current:	.00	Subsidy Bal:	.00	Int on TI:	.00	Enma Pool:	200602
Act Pd Dt:	9/12/07	Subsidy:	.00	LC Bal:	87.66	LC YTD:	.00	Enma Type:	C
Service Fee:	63.75	LC Amt:	.00	Negan Bal:	.00	Negan YTD:	.00	IntDue Flag:	N
FCL Bnk Fee:	.00	Msc Fee Amt:	.00			Msc Fee Bal:	.00		
Loss Draft:	.00	Ret Ck Amt:	.00	Ret Ck Bal:	.00	FCL Bnk Fee:	.00		
Misc Ins:	.00	Unappl Amt:	.00	Unappl Bal:	.00	Loss Draft:	.00		

Payee Name:	Policy Nbr:	Tax ID: 0 Check Nbr: 000000 Disb Flag:
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Bill Code:	Trans Flag: N	Report Date: 9/12/07	BA ID: 00000	Int Misc 1: 0		
Subsidy Cd: 0	Prepaid Flag: N	Reversed Flag: N	BA Type ID: 00	Int Misc 2: 0	Int Misc 6: 0	
Fist Flag: Y	Past Due Flg: N			Int Misc 3: 0	Int Misc 7: 000000	
Int Misc 4:				Int Misc 5: Y	Int Misc 8: .00	

Property: 275 FRENCHTOWN RD  
EAST GREENWICH, RI 02818

Tax ID: 0  
Check No: 00000  
Eisb Flag:

Tax ID: 0  
Check No: 00000  
Eisb Flag:

Tax ID: 0  
Check No: 00000  
Eisb Flag:

Tax ID: 0  
Check No: 00000  
Eisb Flag:

Tax ID: 0  
Check No: 00000  
Dist Flag:

Tax ID: 0  
Check No: 00000  
Dist Flag:

AKF Loan Number: [REDACTED] Borrower: JOSEPH MOREL Property: 275 FRENCHTOWN RD  
TBK Loan Number: [REDACTED] EAST GREENWICH, RI 02818

Seq:	30	Payment Amt:	2,213.29	Prin Bal:	306,000.00	Prin YTD:	.00	Bank Code:	01
Type:	REG	Prin Amt:	.00			Int YTD:	.00	Inv Code:	600
Desc:	ACE	Int Amt:	1,753.13	T&I Bal:	622.32	Taxes YTD:	.00	Group Cd:	102
Due Date:	6/01/07	T&I Amt:	460.16			Haz/Flood:	.00	Inv Loan:	1000000
Tran Date:	6/26/07	Current:	.00	Subsidy Bal:	.00	Int on TI:	.00	Enma Pool:	200602
Act Pd Dt:	6/26/07	Subsidy:	.00	LC Bal:	87.66	LC YTD:	.00	Enma Type:	C
Service Fee:	63.75	LC Amt:	.00	Negan Bal:	.00	Negan YTD:	.00	IntDue Flag:	N
FCL Bnk Fee:	.00	Msc Fee Amt:	.00			Msc Fee Bal:	.00		
Loss Draft:	.00	Ret Ck Amt:	.00	Ret Ck Bal:	.00	FCL Bnk Fee:	.00		
Misc Ins:	.00	Unappl Amt:	.00	Unappl Bal:	.00	Loss Draft:	.00		

Payee Name:	Policy Nbr:	Tax ID: 0
		Check Nbr: 003000
		Disb Flag:

Bill Code:	Trans Flag: N	Report Date: 6/26/07	BA ID: 00000	Int Misc 1: 0		
Subsidy Cd: 0	Prepaid Flag: N	Reversed Flag: N	BA Type ID: 00	Int Misc 2: 0	Int Misc 6: 0	
Fist Flag: Y	Past Due Flg: Y			Int Misc 3: 0	Int Misc 7: 00000	
Int Misc 4:				Int Misc 5: Y	Int Misc 8: .00	

Seq:	29	Payment Amt:	2,300.95	Prin Bal:	306,000.00	Prin YTD:	.00	Bank Code:	01
Type:	REG	Prin Amt:	.00			Int YTD:	.00	Inv Code:	600
Desc:	ACE	Int Amt:	1,753.13	T&I Bal:	162.16	Taxes YTD:	.00	Group Cd:	002
Due Date:	5/01/07	T&I Amt:	460.16			Faz/Flood:	.00	Inv Loan:	
Tran Date:	5/29/07	Current:	.00	Subsidy Bal:	.00	Int on TI:	.00	Enma Pool:	200602
Act Pd Dt:	5/29/07	Subsidy:	.00	EC Bal:	.00	IC YTD:	.00	Enma Type:	C
Service Fee:	63.75	IC Amt:	87.66	Kogan Bal:	.00	Kogan YTD:	.00	IntDuc Flag:	N
FCL Bnk Fee:	.00	Msc Fee Amt:	.00			Msc Fee Bal:	.00		
Loss Draft:	.00	Ret Ck Amt:	.00	Ret Ck Bal:	.00	FCL Bnk Fee:	.00		
Misc Ins:	.00	Unappl Amt:	.00	Unappl Bal:	.00	Loss Draft:	.00		

Payee Name:	Policy Nbr:	Tax ID: 0 Check Nbr: 003000 Disb Flag:
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Bill Code:	Trans Flag: N	Report Date: 5/29/07	BA ID: 00000	Int Misc 1: 0		
Subsidy Cd: 0	Prepaid Flag: N	Reversed Flag: N	BA Type ID: 00	Int Misc 2: 0	Int Misc 6: 0	
Fist Flag: Y	Past Due Flag: Y			Int Misc 3: 0	Int Misc 7: 000000	
Int Misc 4:				Int Misc 5: Y	Int Misc 8: .00	

Seq:	28	Payment Amt:	1,127.11-	Prin Bal:	306,000.00	Prin YTD:	.00	Bank Code:	01
Type:	DIS	Prin Amt:	.00			Int YTD:	.00	Inv Code:	600
Desc:	T&I Dis	Int Amt:	.00	T&I Bal:	298.00-	Taxes YTD:	.00	Group Cd:	002
Due Date:	5/01/07	T&I Amt:	1,127.11-			Haz/Flood:	.00	Inv Loan:	
Tran Date:	5/02/07	Curtail:	.00	Subsidy Bal:	.00	Int on TI:	.00	Enma Pool:	200602
Act Pd Dt:	5/02/07	Subsidy:	.00	EC Bal:	.00	EC YTD:	.00	Enma Type:	C
Service Fee:	.00	IC Amt:	.00	Negan Bal:	.00	Negan YTD:	.00	IntDue Flag:	
ECL Bnk Fee:	.00	Msc Fee Amt:	.00			Msc Fee Bal:	.00		
Loss Draft:	.00	Ret Ck Amt:	.00	Ret Ck Bal:	.00	ECL Bnk Fee:	.00		
Misc Ins:	.00	Unappl Amt:	.00	Unappl Bal:	.00	Loss Draft:	.00		

Payee Name: EAST GREENWICH TOWN TAX COLLECTOR	Policy Nbr: 011-345	Tax ID: 0
		Check Nbr: 447420
		Disb Flag: N

Bill Code:	Trans Flag:	Report Date:	5/02/07	BA ID:	16978	Int Misc 1:	0		
Subsidy Cd: 0	Prepaid Flag: N	Reversed Flag:	N	BA Type ID:	03	Int Misc 2:	0	Int Misc 6:	0
Fist Flag: Y	Past Due Flag: N					Int Misc 3:	0	Int Misc 7:	000000
Int Misc 4:						Int Misc 5:		Int Misc 8:	.00



Property: 275 FRENCHTOWN RD  
EAST GREENWICH, RI 02818

Tax ID: 0  
Check No: 00000  
Dist Flag:

Policy Kbr:

```

6:      0
7:      000000
8:      .00

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Tax ID: 0  
Check No: 00000  
Eisb Flag:

Policy Abr:

```

6:      0
7:      000000
8:      .00

```

Tax ID: 0  
Check No: 00000  
Disb Flag:

Policy Kbr:

```

6:      0
7:      000000
8:      .00

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AKN Loan Number: [REDACTED] Borrower: JOSEPH MOREL Property: 275 FRENCHTOWN RD  
 TEN Loan Number: [REDACTED] EAST GREENWICH, RI 02819

Sq:	24	Payment Amt:	2,164.71	Prin Bal:	306,000.00	Prin YTD:	.00	Bank Code:	01
Type:	REG	Prin Amt:	.00			Int YTD:	.00	Inv Code:	600
Desc:	ACH	Int Amt:	1,753.13	T&I Bal:	50.28	Taxes YTD:	.00	Group Cd:	002
Due Date:	2/01/07	T&I Amt:	411.58			Haz/Flood:	.00	Inv Loan:	
Tran Date:	2/16/07	Current:	.00	Subsidy Bal:	.00	Int on TI:	.00	Enma Pool:	200602
Act Pd Dt:	2/16/07	Subsidy:	.00	EC Bal:	.00	IC YTD:	.00	Enma Type:	C
Service Fee:	63.75	IC Amt:	.00	Negan Bal:	.00	Negan YTD:	.00	IntDue Flag:	N
FCL Bnk Fee:	.00	Msc Fee Amt:	.00			Msc Fee Bal:	.00		
Loss Draft:	.00	Ret Ck Amt:	.00	Ret Ck Bal:	.00	FCL Bnk Fee:	.00		
Misc Ins:	.00	Unappl Amt:	.00	Unappl Bal:	.00	Loss Draft:	.00		

Payee Name:	Policy Nbr:	Tax ID:
		Check Nbr: 000000
		Disb Flag:

Bill Code:	Trans Flag: N	Report Date: 2/16/07	BA ID: 00000	Int Misc 1: 0		
Subsidy Cd: 0	Prepaid Flag: N	Reversed Flag: N	BA Type ID: 00	Int Misc 2: 0	Int Misc 6: 0	
Fist Flag: Y	Past Due Flg: N			Int Misc 3: 0	Int Misc 7: 000000	
Int Misc 4:				Int Misc 5: Y	Int Misc 8: .00	

Seq:	23	Payment Amt:	1,127.11-	Prin Bal:	306,000.00	Prin YTD:	.00	Bank Code:	01
Type:	DIS	Prin Amt:	.00			Int YTD:	.00	Inv Code:	600
Desc:	T&I Dis	Int Amt:	.00	T&I Bal:	461.86-	Taxes YTD:	.00	Group Cd:	002
Due Date:	2/01/07	T&I Amt:	1,127.11-			Haz/Flood:	.00	Inv Loan:	
Tran Date:	2/13/07	Current:	.00	Subsidy Bal:	.00	Int on TI:	.00	Enma Pool:	200602
Act Pd Dt:	2/13/07	Subsidy:	.00	LC Bal:	.00	LC YTD:	.00	Enma Type:	C
Services Fee:	.00	LC Amt:	.00	Nogam Bal:	.00	Nogam YTD:	.00	IntDuc Flag:	
FCL Bnk Fee:	.00	Msc Fee Amt:	.00			Msc Fee Bal:	.00		
Loss Draft:	.00	Ret Ck Amt:	.00	Ret Ck Bal:	.00	FCL Bnk Fee:	.00		
Misc Ins:	.00	Unappl Amt:	.00	Unappl Bal:	.00	Loss Draft:	.00		

Payee Name: EAS. GREENWICH TOWN TAX COLLECTOR	Policy Abr: 011-345	Tax ID: 0
		Check Nbr: 410874
		Dist Flag: 0

Bill Code:	Trans Flag:	Report Date:	2/13/07	BA ID:	16978	Int Misc 1:	0		
Subsidy Cd:	Prepaid Flag:	Reversed Flag:	N	BA Type ID:	03	Int Misc 2:	0	Int Misc 6:	0
Fist Flag:	Past Due Flg:					Int Misc 3:	0	Int Misc 7:	000000
Int Misc 4:						Int Misc 5:		Int Misc 8:	.00

Seq:	22	Payment Amt:	1,041.00-	Prin Bal:	306,000.00	Prin YTD:	.00	Bank Code:	01
Type:	DES	Prin Amt:	.00			Int YTD:	.00	Inv Code:	600
Desc:	T&I Dis	Int Amt:	.00	T&I Bal:	665.25	Taxes YTD:	.00	Group Cd:	002
Due Date:	2/01/07	T&I Amt:	1,041.00-			Faz/Flood:	.00	Inv Loan:	
Tran Date:	2/08/07	Current:	.00	Subsidy Bal:	.00	Int on TI:	.00	Enma Pool:	200602
Act Pd Dt:	2/08/07	Subsidy:	.00	EC Bal:	.00	IC YTD:	.00	Enma Type:	C
Service Fee:	.00	IC Amt:	.00	Neçan Bal:	.00	Neçan YTD:	.00	IntDue Flag:	
FCL Bnk Fee:	.00	Msc Fee Amt:	.00			Msc Fee Bal:	.00		
Loss Draft:	.00	Ret Ck Amt:	.00	Ret Ck Bal:	.00	FCL Bnk Fee:	.00		
Misc Ins:	.00	Unappl Amt:	.00	Unappl Bal:	.00	Loss Draft:	.00		

Payee Name: New London Mutual Insurance Company	Policy Nbr: 35131377	Tax ID: 0
		Check Nbr: 403616
		Disb Flag: N

Bill Code:	Trans Flag:	Report Date:	2/03/07	BA ID:	07259	Int Misc 1:	0		
Subsidy Cd: 0	Prepaid Flag: N	Reversed Flag:	N	BA Type ID:	01	Int Misc 2:	0	Int Misc 6:	0
Ext Flag: Y	Past Due Flg: N					Int Misc 3:	0	Int Misc 7:	00000
Int Misc 4:						Int Misc 5:		Int Misc 8:	.00

AEK Loan Number: [REDACTED] Borrower: JOSEPH MOREL Property: 275 FRENCHTOWN RD  
 TEK Loan Number: [REDACTED] EAST GREENWICH, RI 02818

Seq: 21 Payment Amt: 2,164.71 Prin Bal: 306,300.00 Prin YTD: .00 Bank Code: 01  
 Type: REG Prin Amt: .00 Int YTD: .00 Inv Code: 600  
 Desc: ACH Int Amt: 1,753.13 T&I Bal: 1,706.25 Taxes YTD: .00 Group Cd: 302  
 Due Date: 1/01/07 T&I Amt: 411.58 Haz/Flood: .00 Inv Loan: [REDACTED]  
 Tran Date: 1/16/07 Curtail: .00 Subsidy Bal: .00 Int on TI: .00 Enma Pool: 200602  
 Act Pd Dt: 1/16/07 Subsidy: .00 LC Bal: .00 IC YTD: .00 Enma Type: C  
 Service Fee: 63.75 IC Amt: .00 Negam Bal: .00 Negam YTD: .00 IntDue Flag: N  
 FCL Bnk Fee: .00 Msc Fee Amt: .00 Msc Fee Bal: .00  
 Loss Draft: .00 Ret Ck Amt: .00 Ret Ck Bal: .00 FCL Bnk Fee: .00  
 Misc Ins: .00 Unappl Amt: .00 Unappl Bal: .00 Loss Draft: .00

Payee Name: Policy Kbr: Tax ID: 0  
 Check Nbr: 000000  
 Disb Flag:

Bill Code: Trans Flag: N Report Date: 1/16/07 BA ID: 00000 Int Misc 1: 0  
 Subsidy Cd: 0 Prepaid Flag: N Reversed Flag: N BA Type ID: 00 Int Misc 2: 0 Int Misc 6: 0  
 Hist Flag: Y Past Due Flg: N Int Misc 3: 0 Int Misc 7: 000000  
 Int Misc 4: Int Misc 5: Y Int Misc 8: .00

Seq: 20 Payment Amt: .00 Prin Bal: 306,300.00 Prin YTD: .00 Bank Code: 01  
 Type: BEG Prin Amt: .00 Int YTD: 15,778.17 Inv Code: 600  
 Desc: Year End Int Amt: .00 T&I Bal: 1,294.67 Taxes YTD: 3,259.24 Group Cd: 302  
 Due Date: 1/01/07 T&I Amt: .00 Haz/Flood: .00 Inv Loan: [REDACTED]  
 Tran Date: 1/01/07 Curtail: .00 Subsidy Bal: .00 Int on TI: 36.53 Enma Pool:  
 Act Pd Dt: 12/30/06 Subsidy: .00 LC Bal: .00 IC YTD: .00 Enma Type:  
 Service Fee: .00 IC Amt: .00 Negam Bal: .00 Negam YTD: .00 IntDue Flag:  
 FCL Bnk Fee: .00 Msc Fee Amt: .00 Msc Fee Bal: .00  
 Loss Draft: .00 Ret Ck Amt: .00 Ret Ck Bal: .00 FCL Bnk Fee: .00  
 Misc Ins: .00 Unappl Amt: .00 Unappl Bal: .00 Loss Draft: .00

Payee Name: Policy Kbr: Tax ID: 0  
 Check Nbr: 000000  
 Disb Flag:

Bill Code: Trans Flag: Report Date: 3/03/00 BA ID: 00000 Int Misc 1: 0  
 Subsidy Cd: 0 Prepaid Flag: Reversed Flag: BA Type ID: 00 Int Misc 2: 0 Int Misc 6: 0  
 Hist Flag: Y Past Due Flg: N Int Misc 3: 0 Int Misc 7: 000000  
 Int Misc 4: Int Misc 5: Int Misc 8: .00

Seq: 19 Payment Amt: 11.35 Prin Bal: 306,300.00 Prin YTD: .00 Bank Code: 01  
 Type: III Prin Amt: .00 Int YTD: .00 Inv Code: 600  
 Desc: Int on T&I Int Amt: .00 T&I Bal: 1,294.67 Taxes YTD: .00 Group Cd: 302  
 Due Date: 12/31/06 T&I Amt: 11.35 Haz/Flood: .00 Inv Loan: [REDACTED]  
 Tran Date: 12/29/06 Curtail: .00 Subsidy Bal: .00 Int on TI: .00 Enma Pool: 200602  
 Act Pd Dt: 12/30/06 Subsidy: .00 LC Bal: .00 IC YTD: .00 Enma Type: C  
 Service Fee: .00 IC Amt: .00 Negam Bal: .00 Negam YTD: .00 IntDue Flag:  
 FCL Bnk Fee: .00 Msc Fee Amt: .00 Msc Fee Bal: .00  
 Loss Draft: .00 Ret Ck Amt: .00 Ret Ck Bal: .00 FCL Bnk Fee: .00  
 Misc Ins: .00 Unappl Amt: .00 Unappl Bal: .00 Loss Draft: .00

Payee Name: Policy Kbr: Tax ID: 0  
 Check Nbr: 000000  
 Disb Flag:

Bill Code: Trans Flag: N Report Date: 12/29/06 BA ID: 00000 Int Misc 1: 0  
 Subsidy Cd: 0 Prepaid Flag: N Reversed Flag: N BA Type ID: 00 Int Misc 2: 0 Int Misc 6: 0  
 Hist Flag: Y Past Due Flg: N Int Misc 3: 0 Int Misc 7: 000000  
 Int Misc 4: Int Misc 5: Int Misc 8: .00

AEK Loan Number: [REDACTED] Borrower: JOSEPH MOREL Property: 275 FRENCHTOWN RD  
 TEK Loan Number: [REDACTED] EAST GREENWICH, RI 02818

Seq: 18 Payment Amt: 2,164.71 Prin Bal: 306,300.00 Prin YTD: .00 Bank Code: 01  
 Type: REG Prin Amt: .00 Int YTD: .00 Inv Code: 600  
 Desc: ACH Int Amt: 1,753.13 T&I Bal: 1,283.32 Taxes YTD: .00 Group Cd: 102  
 Due Date: 12/01/06 T&I Amt: 411.58 Haz/Flood: .00 Inv Loan: [REDACTED]  
 Tran Date: 12/18/06 Curtail: .00 Subsidy Bal: .00 Int on TI: .00 Enma Pool: 200602  
 Act Pd Dt: 12/18/06 Subsidy: .00 LC Bal: .00 IC YTD: .00 Enma Type: C  
 Service Fee: 63.75 LC Amt: .00 Negam Bal: .00 Negam YTD: .00 IntDue Flag: N  
 FCL Bnk Fee: .00 Msc Fee Amt: .00 Msc Fee Bal: .00  
 Loss Draft: .00 Ret Ck Amt: .00 Ret Ck Bal: .00 FCL Bnk Fee: .00  
 Misc Ins: .00 Unappl Amt: .00 Unappl Bal: .00 Loss Draft: .00

Payee Name: Policy Kbr: Tax ID: 0  
 Check Nbr: 000000  
 Disb Flag:

Bill Code: Trans Flag: N Report Date: 12/18/06 BA ID: 00000 Int Misc 1: 0  
 Subsidy Cd: 0 Prepaid Flag: N Reversed Flag: N BA Type ID: 00 Int Misc 2: 0 Int Misc 6: 0  
 Hist Flag: Y Past Due Flg: Y Int Misc 3: 0 Int Misc 7: 000000  
 Int Misc 4: Int Misc 5: Y Int Misc 8: .00

Seq: 17 Payment Amt: 2,164.71 Prin Bal: 306,300.00 Prin YTD: .00 Bank Code: 01  
 Type: REG Prin Amt: .00 Int YTD: .00 Inv Code: 600  
 Desc: ACH Int Amt: 1,753.13 T&I Bal: 871.74 Taxes YTD: .00 Group Cd: 102  
 Due Date: 11/01/06 T&I Amt: 411.58 Haz/Flood: .00 Inv Loan: [REDACTED]  
 Tran Date: 11/16/06 Curtail: .00 Subsidy Bal: .00 Int on TI: .00 Enma Pool:  
 Act Pd Dt: 11/16/06 Subsidy: .00 LC Bal: .00 IC YTD: .00 Enma Type:  
 Service Fee: 63.75 LC Amt: .00 Negam Bal: .00 Negam YTD: .00 IntDue Flag: N  
 FCL Bnk Fee: .00 Msc Fee Amt: .00 Msc Fee Bal: .00  
 Loss Draft: .00 Ret Ck Amt: .00 Ret Ck Bal: .00 FCL Bnk Fee: .00  
 Misc Ins: .00 Unappl Amt: .00 Unappl Bal: .00 Loss Draft: .00

Payee Name: Policy Kbr: Tax ID: 0  
 Check Nbr: 000000  
 Disb Flag:

Bill Code: Trans Flag: N Report Date: 11/16/06 BA ID: 00000 Int Misc 1: 0  
 Subsidy Cd: 0 Prepaid Flag: N Reversed Flag: N BA Type ID: 00 Int Misc 2: 0 Int Misc 6: 0  
 Hist Flag: Y Past Due Flg: N Int Misc 3: 0 Int Misc 7: 000000  
 Int Misc 4: Int Misc 5: Y Int Misc 8: .00

Seq: 16 Payment Amt: 1,127.11 Prin Bal: 306,300.00 Prin YTD: .00 Bank Code: 01  
 Type: DIS Prin Amt: .00 Int YTD: .00 Inv Code: 600  
 Desc: T&I Dis Int Amt: .00 T&I Bal: 460.16 Taxes YTD: .00 Group Cd: 102  
 Due Date: 11/01/06 T&I Amt: 1,127.11 Haz/Flood: .00 Inv Loan: [REDACTED]  
 Tran Date: 11/08/06 Curtail: .00 Subsidy Bal: .00 Int on TI: .00 Enma Pool:  
 Act Pd Dt: 11/08/06 Subsidy: .00 LC Bal: .00 IC YTD: .00 Enma Type:  
 Service Fee: .00 LC Amt: .00 Negam Bal: .00 Negam YTD: .00 IntDue Flag:  
 FCL Bnk Fee: .00 Msc Fee Amt: .00 Msc Fee Bal: .00  
 Loss Draft: .00 Ret Ck Amt: .00 Ret Ck Bal: .00 FCL Bnk Fee: .00  
 Misc Ins: .00 Unappl Amt: .00 Unappl Bal: .00 Loss Draft: .00

Payee Name: EAST GREENWICH TOWN TAX COLLECTOR Policy Kbr: 011-345 Tax ID: 0  
 Check Nbr: 346828  
 Disb Flag: N

Bill Code: Trans Flag: Report Date: 11/08/06 BA ID: 16978 Int Misc 1: 0  
 Subsidy Cd: 0 Prepaid Flag: N Reversed Flag: N BA Type ID: 03 Int Misc 2: 0 Int Misc 6: 0  
 Hist Flag: Y Past Due Flg: N Int Misc 3: 0 Int Misc 7: 000000  
 Int Misc 4: Int Misc 5: Int Misc 8: .00



Property: 275 FRENCHTOWN RD  
EAST GREENWICH, RI 02819

Tax ID: 0  
Check No: 00000  
Eisb Flag:

Policy Kbr:

```

Int Misc 1: 0
Int Misc 2: 0   Int Misc 6: 0
Int Misc 3: 0   Int Misc 7: 000000
Int Misc 5: X   Int Misc 8: .00

```

Tax ID: 0  
Check No: 00000  
Eisb Flag:

Policy Abr:

```

Int Misc 1: 0
Int Misc 2: 0   Int Misc 6: 0
Int Misc 3: 0   Int Misc 7: 000000
Int Misc 5:     Int Misc 8: .00

```

Tax ID: 0  
Check No: 00000  
Dist Flag:

Policy Kbr:

```

Int Misc 1: 0
Int Misc 2: 0   Int Misc 6: 0
Int Misc 3: 0   Int Misc 7: 000000
Int Misc 5: X   Int Misc 8: .00

```

AKN Loan Number: [REDACTED] Borrower: JOSEPH MOREL Property: 275 FRENCHTOWN RD  
 TEN Loan Number: [REDACTED] EAST GREENWICH, RI 02818

Sq:	12	Payment Amt:	1,127.13-	Prin Bal:	306,300.00	Prin YTD:	.00	Bank Code:	01
Type:	DIS	Prin Amt:	.00			Int YTD:	.00	Inv Code:	600
Desc:	T&I Dis	Int Amt:	.00	T&I Bal:	751.77	Taxes YTD:	.00	Group Cd:	302
Due Date:	9/01/06	T&I Amt:	1,127.13-			Haz/Flood:	.00	Inv Loan:	
Tran Date:	8/24/06	Current:	.00	Subsidy Bal:	.00	Int on TI:	.00	Enma Pool:	
Act Pd Dt:	8/24/06	Subsidy:	.00	LC Bal:	.00	IC YTD:	.00	Enma Type:	
Service Fee:	.00	IC Amt:	.00	Negam Bal:	.00	Negam YTD:	.00	IntDue Flag:	
FCL Bnk Fee:	.00	Msc Fee Amt:	.00			Msc Fee Bal:	.00		
Loss Draft:	.00	Ret Ck Amt:	.00	Ret Ck Bal:	.00	FCL Bnk Fee:	.00		
Misc Ins:	.00	Unappl Amt:	.00	Unappl Bal:	.00	Loss Draft:	.00		

Payee Name:	EAST GREENWICH TOWN TAX COLLECTOR	Policy Nbr:	011-345	Tax ID:	0
				Check Nbr:	344981
				Disb Flag:	N

Bill Code:	Trans Flag:	Report Date:	8/24/06	BA ID:	16978	Int Misc 1:	0		
Subsidy Cd: 0	Prepaid Flag: N	Reversed Flag:	N	BA Type ID:	03	Int Misc 2:	0	Int Misc 6:	0
Fist Flag: Y	Past Due Flg: N					Int Misc 3:	0	Int Misc 7:	000000
Int Misc 4:						Int Misc 5:		Int Misc 8:	.00

Seq:	11	Payment Amt:	2,164.71	Prin Bal:	306,000.00	Prin YTD:	.00	Bank Code:	01
Type:	REG	Prin Amt:	.00			Int YTD:	.00	Inv Code:	600
Desc:	ACH	Int Amt:	1,753.13	T&I Bal:	1,378.90	Taxes YTD:	.00	Group Cd:	002
Due Date:	8/01/06	T&I Amt:	411.59			Haz/Flood:	.00	Inv Item:	
Tran Date:	8/15/06	Current:	.00	Subsidy Bal:	.00	Int on TI:	.00	Extra Pool:	
Act Pd Dt:	8/15/06	Subsidy:	.00	LC Bal:	.00	IC YTD:	.00	Extra Type:	
Service Fee:	63.75	LC Amt:	.00	Nogam Bal:	.00	Nogam YTD:	.00	IntDuc Flag:	N
ECL Bnk Fee:	.00	Msc Fee Amt:	.00			Msc Fee Bal:	.00		
Loss Draft:	.00	Ret Ck Amt:	.00	Ret Ck Bal:	.00	ECL Bnk Fee:	.00		
Misc Ins:	.00	Unappl Amt:	.00	Unappl Bal:	.00	Loss Draft:	.00		

Payee Name:	Policy Abr:	Tax ID:
		Check Nbr: 000000
		Dist Flag:

Bill Code:	Trans Flag: N	Report Date: 8/15/06	BA ID: C0000	Int Misc 1: C	
Subsidy Cd: 0	Prepaid Flag: N	Reversed Flag: N	BA Type ID: CC	Int Misc 2: C	Int Misc 6: 0
Ext Flag: Y	Past Due Flag: N			Int Misc 3: C	Int Misc 7: C00000
Int Misc 4:				Int Misc 5: Y	Int Misc 8: .00

Seq:	10	Payment Amt:	2,164.71	Prin Bal:	306,000.00	Prin YTD:	.00	Bank Code:	01
Type:	REG	Prin Amt:	.00			Int YTD:	.00	Inv Code:	800
Desc:	ACH	Int Amt:	1,753.13	T&I Bal:	1,467.32	Taxes YTD:	.00	Group Cd:	302
Due Date:	1/01/06	T&I Amt:	411.58			Haz/Flood:	.00	Inv Loan:	
Tran Date:	7/24/06	Current:	.00	Subsidy Bal:	.00	Int on TI:	.00	Extra Pool:	
Act Pd Dt:	7/24/06	Subsidy:	.00	LC Bal:	.00	IC YTD:	.00	Extra Type:	
Service Fee:	63.75	LC Amt:	.00	Negam Bal:	.00	Negam YTD:	.00	IntDue Flag:	N
ECL Bnk Fee:	.00	Msc Fee Amt:	.00			Msc Fee Bal:	.00		
Loss Draft:	.00	Ret Ck Amt:	.00	Ret Ck Bal:	.00	ECL Bnk Fee:	.00		
Misc Ins:	.00	Unappl Amt:	.00	Unappl Bal:	.00	Loss Draft:	.00		

Payee Name:	Policy Nbr:	Tax ID:
		Check Nbr: 000000
		Dist Flag:

Bill Code:	Trans Flag: N	Report Date: 7/14/06	BA ID: C0000	Int Misc 1: 0	
Subsidy Cd: 0	Prepaid Flag: N	Reversed Flag: N	BA Type ID: CC	Int Misc 2: 0	Int Misc 6: 0
Ext Flag: Y	Past Due Flag: N			Int Misc 3: 0	Int Misc 7: C00000
Int Misc 4:				Int Misc 5: Y	Int Misc 8: .00

AEK Loan Number: [REDACTED] Borrower: JOSEPH MOREL Property: 275 FRENCHTOWN RD  
 TEK Loan Number: [REDACTED] EAST GREENWICH, RI 02818

Seq:	9	Payment Amt:	1.73	Prin Bal:	306,300.00	Prin YTD:	.00	Bank Code:	01
Type:	III	Prin Amt:	.00			Int YTD:	.00	Inv Code:	600
Desc:	Int on T&I	Int Amt:	.00	T&I Bal:	1,355.74	Taxes YTD:	.00	Group Cd:	302
Due Date:	6/30/06	T&I Amt:	1.73			Haz/Flood:	.00	Inv Loan:	[REDACTED]
Tran Date:	6/30/06	Curtail:	.00	Subsidy Bal:	.00	Int on TI:	.00	Fama Pool:	
Act Pd Dt:	6/30/06	Subsidy:	.00	LC Bal:	.00	LC YTD:	.00	Fama Type:	
Service Fee:	.00	LC Amt:	.00	Negam Bal:	.00	Negam YTD:	.00	IntDue Flag:	
FCL Bnk Fee:	.00	Msc Fee Amt:	.00			Msc Fee Bal:	.00		
Loss Draft:	.00	Ret Ck Amt:	.00	Ret Ck Bal:	.00	FCL Bnk Fee:	.00		
Misc Ins:	.00	Unappl Amt:	.00	Unappl Bal:	.00	Loss Draft:	.00		

Payee Name: Policy Kbr: Tax ID: 0  
 Check Nbr: 000000  
 Disb Flag:

Bill Code:	Trans Flag: N	Report Date: 6/30/06	BA ID: 00000	Int Misc 1: 0
Subsidy Cd: 0	Prepaid Flag: N	Reversed Flag: N	BA Type ID: 00	Int Misc 2: 0
Ext Flag: Y	Past Due Flag: N			Int Misc 3: 0
Int Misc 4:				Int Misc 5: 0
				Int Misc 6: 0
				Int Misc 7: 000000
				Int Misc 8: .00

Seq:	8	Payment Amt:	6.06	Prin Bal:	306,300.00	Prin YTD:	.00	Bank Code:	01
Type:	III	Prin Amt:	.00			Int YTD:	.00	Inv Code:	600
Desc:	Int on T&I	Int Amt:	.00	T&I Bal:	1,354.01	Taxes YTD:	.00	Group Cd:	302
Due Date:	6/15/06	T&I Amt:	6.06			Haz/Flood:	.00	Inv Loan:	[REDACTED]
Tran Date:	6/15/06	Curtail:	.00	Subsidy Bal:	.00	Int on TI:	.00	Fama Pool:	
Act Pd Dt:	6/15/06	Subsidy:	.00	LC Bal:	.00	LC YTD:	.00	Fama Type:	
Service Fee:	.00	LC Amt:	.00	Negam Bal:	.00	Negam YTD:	.00	IntDue Flag:	
FCL Bnk Fee:	.00	Msc Fee Amt:	.00			Msc Fee Bal:	.00		
Loss Draft:	.00	Ret Ck Amt:	.00	Ret Ck Bal:	.00	FCL Bnk Fee:	.00		
Misc Ins:	.00	Unappl Amt:	.00	Unappl Bal:	.00	Loss Draft:	.00		

Payee Name: Policy Kbr: Tax ID: 0  
 Check Nbr: 000000  
 Disb Flag:

Bill Code:	Trans Flag: N	Report Date: 6/15/06	BA ID: 00000	Int Misc 1: 0
Subsidy Cd: 0	Prepaid Flag: N	Reversed Flag: N	BA Type ID: 00	Int Misc 2: 0
Ext Flag: Y	Past Due Flag: N			Int Misc 3: 0
Int Misc 4:				Int Misc 5: 0
				Int Misc 6: 0
				Int Misc 7: 000000
				Int Misc 8: .00

Seq:	7	Payment Amt:	2,164.71	Prin Bal:	306,300.00	Prin YTD:	.00	Bank Code:	01
Type:	REC	Prin Amt:	.00			Int YTD:	.00	Inv Code:	600
Desc:	ACH	Int Amt:	1,753.13	T&I Bal:	1,347.95	Taxes YTD:	.00	Group Cd:	302
Due Date:	6/01/06	T&I Amt:	411.58			Haz/Flood:	.00	Inv Loan:	[REDACTED]
Tran Date:	6/12/06	Curtail:	.00	Subsidy Bal:	.00	Int on TI:	.00	Fama Pool:	
Act Pd Dt:	6/12/06	Subsidy:	.00	LC Bal:	.00	LC YTD:	.00	Fama Type:	
Service Fee:	63.75	LC Amt:	.00	Negam Bal:	.00	Negam YTD:	.00	IntDue Flag:	N
FCL Bnk Fee:	.00	Msc Fee Amt:	.00			Msc Fee Bal:	.00		
Loss Draft:	.00	Ret Ck Amt:	.00	Ret Ck Bal:	.00	FCL Bnk Fee:	.00		
Misc Ins:	.00	Unappl Amt:	.00	Unappl Bal:	.00	Loss Draft:	.00		

Payee Name: Policy Kbr: Tax ID: 0  
 Check Nbr: 000000  
 Disb Flag:

Bill Code:	Trans Flag: N	Report Date: 6/12/06	BA ID: 00000	Int Misc 1: 0
Subsidy Cd: 0	Prepaid Flag: N	Reversed Flag: N	BA Type ID: 00	Int Misc 2: 0
Ext Flag: Y	Past Due Flag: N			Int Misc 3: 0
Int Misc 4:				Int Misc 5: Y
				Int Misc 6: 0
				Int Misc 7: 000000
				Int Misc 8: .00

AEK Loan Number: [REDACTED] Borrower: JOSEPH MOREL Property: 275 FRENCHTOWN RD  
 TEK Loan Number: [REDACTED] EAST GREENWICH, RI 02818

Seq:	6	Payment Amt:	2,164.71	Prin Bal:	306,300.00	Prin YTD:	.00	Bank Code:	01
Type:	REG	Prin Amt:	.00			Int YTD:	.00	Inv Code:	600
Desc:	ACH	Int Amt:	1,753.13	T&I Bal:	636.37	Taxes YTD:	.00	Group Cd:	002
Due Date:	5/01/06	T&I Amt:	411.58			Haz/Flood:	.00	Inv Loan:	[REDACTED]
Tran Date:	5/10/06	Curtail:	.00	Subsidy Bal:	.00	Int on TI:	.00	Fema Pool:	
Act Pd Dt:	5/10/06	Subsidy:	.00	LC Bal:	.00	IC YTD:	.00	Fema Type:	
Service Fee:	63.75	LC Amt:	.00	Negam Bal:	.00	Negam YTD:	.00	IntDue Flag:	N
FCL Bnk Fee:	.00	Msc Fee Amt:	.00			Msc Fee Bal:	.00		
Loss Draft:	.00	Ret Ck Amt:	.00	Ret Ck Bal:	.00	FCL Bnk Fee:	.00		
Misc Ins:	.00	Unappl Amt:	.00	Unappl Bal:	.00	Loss Draft:	.00		

Payee Name: Policy Kbr: Tax ID: 0  
 Check Nbr: 000000  
 Disb Flag:

Bill Code:	Trans Flag:	Report Date:	5/10/06	BA ID:	00000	Int Misc 1:	0		
Subsidy Cd: 0	Prepaid Flag: N	Reversed Flag:	N	BA Type ID:	00	Int Misc 2:	0	Int Misc 6:	0
Ext Flag: Y	Past Due Flg: N					Int Misc 3:	0	Int Misc 7:	000000
Int Misc 4:						Int Misc 5:	Y	Int Misc 8:	.00

Seq:	5	Payment Amt:	1,015.00	Prin Bal:	306,300.00	Prin YTD:	.00	Bank Code:	01
Type:	DIS	Prin Amt:	.00			Int YTD:	.00	Inv Code:	600
Desc:	T&I Dis	Int Amt:	.00	T&I Bal:	224.79	Taxes YTD:	.00	Group Cd:	002
Due Date:	5/01/06	T&I Amt:	1,015.00			Haz/Flood:	.00	Inv Loan:	[REDACTED]
Tran Date:	5/02/06	Curtail:	.00	Subsidy Bal:	.00	Int on TI:	.00	Fema Pool:	
Act Pd Dt:	5/02/06	Subsidy:	.00	LC Bal:	.00	IC YTD:	.00	Fema Type:	
Service Fee:	.00	LC Amt:	.00	Negam Bal:	.00	Negam YTD:	.00	IntDue Flag:	
FCL Bnk Fee:	.00	Msc Fee Amt:	.00			Msc Fee Bal:	.00		
Loss Draft:	.00	Ret Ck Amt:	.00	Ret Ck Bal:	.00	FCL Bnk Fee:	.00		
Misc Ins:	.00	Unappl Amt:	.00	Unappl Bal:	.00	Loss Draft:	.00		

Payee Name: EAST GREENWICH TOWN TAX COLLECTOR Policy Kbr: 011-345 Tax ID: 0  
 Check Nbr: 309272  
 Disb Flag: N

Bill Code:	Trans Flag:	Report Date:	5/02/06	BA ID:	16978	Int Misc 1:	0		
Subsidy Cd: 0	Prepaid Flag: N	Reversed Flag:	N	BA Type ID:	03	Int Misc 2:	0	Int Misc 6:	0
Ext Flag: Y	Past Due Flg: N					Int Misc 3:	0	Int Misc 7:	000000
Int Misc 4:						Int Misc 5:		Int Misc 8:	.00

Seq:	4	Payment Amt:	411.58	Prin Bal:	306,300.00	Prin YTD:	.00	Bank Code:	01
Type:	ADJ	Prin Amt:	.00			Int YTD:	.00	Inv Code:	001
Desc:	Escrow Only Pmt	Int Amt:	.00	T&I Bal:	1,239.79	Taxes YTD:	.00	Group Cd:	001
Due Date:	5/01/06	T&I Amt:	411.58			Haz/Flood:	.00	Inv Loan:	[REDACTED]
Tran Date:	4/25/06	Curtail:	.00	Subsidy Bal:	.00	Int on TI:	.00	Fema Pool:	
Act Pd Dt:	4/25/06	Subsidy:	.00	LC Bal:	.00	IC YTD:	.00	Fema Type:	
Service Fee:	.00	LC Amt:	.00	Negam Bal:	.00	Negam YTD:	.00	IntDue Flag:	N
FCL Bnk Fee:	.00	Msc Fee Amt:	.00			Msc Fee Bal:	.00		
Loss Draft:	.00	Ret Ck Amt:	.00	Ret Ck Bal:	.00	FCL Bnk Fee:	.00		
Misc Ins:	.00	Unappl Amt:	.00	Unappl Bal:	.00	Loss Draft:	.00		

Payee Name: Policy Kbr: Tax ID: 0  
 Check Nbr: 000000  
 Disb Flag:

Bill Code:	Trans Flag:	Report Date:	4/25/06	BA ID:	00000	Int Misc 1:	0		
Subsidy Cd: 0	Prepaid Flag: N	Reversed Flag:	N	BA Type ID:	00	Int Misc 2:	0	Int Misc 6:	0
Ext Flag: Y	Past Due Flg: N					Int Misc 3:	0	Int Misc 7:	000000
Int Misc 4:						Int Misc 5:		Int Misc 8:	.00



Property: 275 FRENCHTOWN RD  
EAST GREENWICH, RI 02819

Tax ID: 0  
Check No: 00000  
Eisb Flag:

Policy Nbr:

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6:      0
7:      000000
8:      .00

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Tax ID: 0  
Check No: 00000  
Eisb Flag:

Policy Abbr:

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6:      0
7:      000000
8:      .00

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Tax ID: 0  
Check No: 00000  
Dist Flag:

Policy Kbr:

5:	0
7:	000000
8:	.00

UCWEN  
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Detail Transaction History

--Run Date/Time--  
06/04/2019 10:13

INVESTOR: 4408		POOL#: 1	NEXT DUE DT: 07/01/2015	INTEREST RATE: 2.00000	PRIN BAL: .00	ESC BAL: .00						
OWN RD		MATL: 275 Frenchtown Road,										
7th RT 02818-1816		East Greenwich R 02818-1816										
TRANSACTION	TIME	RV TRX DESCRIPTION	NXT DUE/REF	REVERSED	- AFTER TRANS. BALANCE -		TOTAL	PRINCIPAL	INTEREST	ESCRW	SUSPENSE	OTHER
					PRINCIPAL	ESCRW	AMOUNT					
02/04/2013	21:59:01	NLD Loan Disbursement	NL NewLoan Setup Balances		159,759.03	.00	160,046.32	159,759.03	.00	.00	17.89	305.38
02/04/2013	21:59:04	ESA Escrow Balance Adjus	NL NewLoan Setup Balances		159,759.03	6,624.93	6,624.93	.00	.00	6,624.93	0.00	0.00
04/17/2013	14:13:58	EDU Insurance Escrow Dis	50 Hazard Insurance		159,759.03	8,984.76	2,359.85	.00	.00	2,359.85	0.00	0.00
05/28/2013	06:22:02	EDU Tax Escrow Disburse	33		159,759.03	10,346.42	1,361.64	.00	.00	1,361.64	0.00	0.00
06/24/2013	19:48:30	MS Misc Susp Payment			159,759.03	10,346.42	4.50	.00	.00	.00	4.50	0.00
06/25/2013	16:12:33	MSA Miscellaneous Suspen			159,759.03	10,346.42	4.50	.00	.00	.00	4.50	0.00
06/25/2013	16:12:36	EXP Expense Payment			159,759.03	10,346.42	4.50	.00	.00	.00	4.50	0.00
08/26/2013	08:56:05	ETD Tax Escrow Disburse	33		159,759.03	11,748.48	1,402.06	.00	.00	1,402.06	0.00	0.00
07/31/2013	17:58:15	AFR Forbearance Payment			159,759.03	11,748.48	1,749.11	.00	.00	.00	1,749.11	0.00
07/31/2013	17:58:18	PAS Altplan Suspense Adj			159,759.03	11,748.48	.00	.00	.00	.00	1,749.11	0.00
07/31/2013	17:58:56	ESP Regular Spread	03/01/2012		159,326.95	11,167.72	.00	732.08	266.27	583.76	0.00	1,082.17
11/04/2013	19:05:12	EXP Expense Payment			159,326.95	11,167.72	425.00	.00	.00	.00	0.00	125.00
11/12/2013	14:52:19	MSA Miscellaneous Suspen	MD Loan Modification Bal Adj		159,326.95	11,167.72	17.89	.00	.00	.00	17.89	0.00
11/12/2013	14:52:22	PAA Suspense Balance Adj	MD Loan Modification Bal Adj		159,326.95	11,167.72	667.00	.00	.00	.00	0.00	667.00
11/12/2013	14:52:25	ESA Escrow Balance Adjus	MD Loan Modification Bal Adj		159,326.95	10,479.83	684.89	.00	.00	684.89	0.00	0.00
11/12/2013	14:53:45	LCW Late Charge Adva	MD Loan Modification Bal Adj		159,326.95	10,479.83	555.30	.00	.00	.00	0.00	555.30
11/12/2013	14:53:48	EMV Expense Waive	MD Loan Modification Bal Adj		159,326.95	10,479.83	2,335.90	.00	.00	.00	0.00	2,335.90
11/12/2013	14:55:18	AMS Regular Multipl e/Spr	MD Loan Modification Bal Adj		159,294.48	9,896.07	1,723.38	232.47	265.88	583.76	0.00	641.47
11/12/2013	14:55:21	AMS Regular Multipl e/Spr	MD Loan Modification Bal Adj		159,061.62	9,312.31	1,082.11	232.86	265.49	583.76	0.00	0.00
11/12/2013	14:55:24	AMS Regular Multipl e/Spr	MD Loan Modification Bal Adj		158,828.37	8,728.55	1,082.11	233.25	265.10	583.76	0.00	0.00
11/12/2013	14:55:27	AMS Regular Multipl e/Spr	MD Loan Modification Bal Adj		158,594.73	8,144.79	1,082.11	233.64	264.71	583.76	0.00	0.00
11/12/2013	14:55:30	AMS Regular Multipl e/Spr	MD Loan Modification Bal Adj		158,360.70	7,561.03	1,082.11	234.03	264.32	583.76	0.00	0.00
11/12/2013	14:55:33	AMS Regular Multipl e/Spr	MD Loan Modification Bal Adj		158,126.28	6,977.27	1,082.11	234.42	263.93	583.76	0.00	0.00
11/12/2013	14:55:36	AMS Regular Multipl e/Spr	MD Loan Modification Bal Adj		157,891.47	6,393.51	1,082.11	234.81	263.54	583.76	0.00	0.00
11/12/2013	14:55:39	AMS Regular Multipl e/Spr	MD Loan Modification Bal Adj		157,656.27	5,773.03	1,118.83	235.20	263.15	670.48	0.00	0.00
11/12/2013	14:55:42	AMS Regular Multipl e/Spr	MD Loan Modification Bal Adj		157,420.68	5,152.55	1,118.83	235.59	262.76	670.48	0.00	0.00
11/12/2013	14:55:45	AMS Regular Multipl e/Spr	MD Loan Modification Bal Adj		157,184.70	4,532.07	1,118.83	235.98	262.37	670.48	0.00	0.00
11/12/2013	14:55:48	AMS Regular Multipl e/Spr	MD Loan Modification Bal Adj		156,946.32	3,911.59	1,118.83	236.38	261.97	670.48	0.00	0.00
11/12/2013	14:55:51	AMS Regular Multipl e/Spr	MD Loan Modification Bal Adj		156,711.55	3,291.11	1,118.83	236.77	261.58	620.18	0.00	0.00
11/12/2013	14:55:54	AMS Regular Multipl e/Spr	MD Loan Modification Bal Adj		156,474.39	2,670.63	1,118.83	237.16	261.19	620.18	0.00	0.00
11/12/2013	14:55:57	AMS Regular Multipl e/Spr	MD Loan Modification Bal Adj		156,236.83	2,050.15	1,118.83	237.56	260.79	620.18	0.00	0.00
11/12/2013	14:56:00	AMS Regular Multipl e/Spr	MD Loan Modification Bal Adj		155,998.87	1,429.67	1,118.83	237.96	260.39	620.18	0.00	0.00
11/12/2013	14:56:03	AMS Regular Multipl e/Spr	MD Loan Modification Bal Adj		155,760.52	809.19	1,118.83	238.35	260.00	620.18	0.00	0.00
11/12/2013	14:56:06	AMS Regular Multipl e/Spr	MD Loan Modification Bal Adj		155,521.77	188.71	1,118.83	238.75	259.60	620.18	0.00	0.00
11/12/2013	14:56:09	AMS Regular Multipl e/Spr	MD Loan Modification Bal Adj		155,282.62	431.77	1,118.83	239.15	259.20	620.18	0.00	0.00
11/12/2013	14:56:12	AMS Regular Multipl e/Spr	MD Loan Modification Bal Adj		155,043.07	1,052.25	1,118.83	239.55	258.80	620.18	0.00	0.00
11/12/2013	14:57:09	ESP Regular Spread	MD Loan Modification Bal Adj		154,803.13	1,672.73	1,082.11	239.94	258.41	620.18	0.00	36.72
11/12/2013	15:00:54	PAA Suspense Balance Adj	MD Loan Modification Bal Adj		154,803.13	1,672.73	604.73	.00	.00	.00	0.00	604.73
11/12/2013	15:00:57	PRA Principal Balance Ad	MD Loan Modification Bal Adj		154,136.38	1,672.73	604.73	604.73	.00	.00	0.00	0.00
11/12/2013	15:02:13	PRA Principal Balance Ad	MD Loan Modification Bal Adj		361,663.32	1,672.73	207,464.94	207,464.94	.00	.00	0.00	0.00

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Detail Transaction History

--Run Date/Time--  
06/04/2019 10:13

TRANSACTION	TIME	RV	TRV	DESCRIPTION	NXT DUE/REF	REVERSED	- AFTER TRANS. BALANCE -				TOTAL	PRINCIPAL	INTEREST	ESCRW	SUSPENSE	OTHER
EFDATE							PRINCIPAL	ESCRW	AMOUNT							
11/12/2013	15-02:16	ESA	Escrow Balance Adjus	no Loan Modification Bal Adj			361,663.32	.00	1,672.73	.00	1,672.73	.00	.00	.00	0.00	0.00
11/12/2013	15-03:12	UPA	Deferred Principal a	no Loan Modification Bal Adj			361,663.32	.00	181,572.00	.00	181,572.00	.00	.00	.00	0.00	183,572.00
11/22/2013	10-08:34	ETD	Tax Escrow Disburse	33			361,663.32	1,402.05	1,402.05	.00	1,402.05	.00	1,402.05	.00	0.00	0.00
11/29/2013	18-45:23	RSP	Regular Spread	12/01/2013			361,170.88	748.15	1,750.00	492.44	602.77	653.90	0.00	0.00	0.89	0.00
12/27/2013	18-39:56	RSP	Regular Spread	02/01/2014			360,677.62	91-25-	1,749.11	493.26	601.95	653.90	0.00	0.00	0.00	0.00
01/12/2014	18-11:01	LCW	Late Charge Waive				360,677.62	91-25-	.00	54.76	.00	.00	.00	.00	34.76	0.00
01/31/2014	18-11:01	RSP	Regular Spread	02/01/2014			360,183.54	559.63	1,803.87	494.08	601.13	653.90	0.00	0.00	34.76	0.00
02/24/2014	08-06:20	ETD	Tax Escrow Disburse	33			360,183.54	842.40-	1,402.05-	.00	1,402.05-	.00	1,402.05-	.00	0.00	0.00
03/19/2014	21-15:37	RSP	Regular Spread	03/01/2014			359,686.64	185.12-	1,752.49	494.90	600.31	657.28	0.00	0.00	0.00	0.00
04/15/2014	22-01:32	RSP	Regular Spread	04/01/2014			359,192.91	472.16	1,832.21	495.73	599.48	657.28	0.00	0.00	79.72	0.00
04/24/2014	17-14:34	ETD	Insurance Escrow Dis	50 Hazard Insurance			359,192.91	2,030.95-	7,503.11-	.00	7,503.11-	.00	7,503.11-	.00	0.00	0.00
05/06/2014	22-04:20	RSP	Regular Spread	05/01/2014			358,696.35	1,373.67-	1,752.49	496.56	598.65	657.28	0.00	0.00	0.00	0.00
05/21/2014	08-27:10	ETD	Tax Escrow Disburse	33			358,696.35	2,775.72-	1,402.05-	.00	1,402.05-	.00	1,402.05-	.00	0.00	0.00
06/17/2014	17-26:20	RSP	Regular Spread	06/01/2014			357,700.76	2,118.44-	1,752.49	497.38	597.83	657.28	0.00	0.00	20.28	0.00
07/16/2014	17-23:59	RSP	Regular Spread	07/01/2014			357,700.76	1,401.16-	1,772.77	498.21	597.00	657.28	0.00	0.00	0.00	0.00
08/27/2014	08-37:51	ETD	Tax Escrow Disburse	33			357,700.76	2,885.26-	1,424.10-	.00	1,424.10-	.00	1,424.10-	.00	0.00	0.00
09/16/2014	17-39:34	RSP	Regular Spread	08/01/2014			357,201.72	2,227.98	1,752.49	499.04	596.17	657.28	0.00	0.00	0.00	0.00
11/26/2014	08-21:54	ETD	Tax Escrow Disburse	33			357,201.72	3,652.07	1,424.09	.00	1,424.09	.00	1,424.09	.00	0.00	0.00
12/31/2014	21-55:26	ETD	Escrow Interest Post				357,201.72	3,652.04	.00	.00	.00	.00	.00	.00	0.00	0.00
01/23/2015	21-59:01	NH	Forbearance Payment				357,201.72	3,652.04-	4,500.00	.00	4,500.00	.00	4,500.00	.00	0.00	0.00
01/23/2015	21-59:04	PAS	Altplan Suspense Adj				357,201.72	3,652.04-	.00	.00	.00	.00	.00	.00	0.00	0.00
01/23/2015	21-59:07	RMS	Regular Multipl e/Spr	09/01/2014			356,701.85	2,991-76-	.00	499.87	595.34	657.28	0.00	0.00	1,732.49-	0.00
01/23/2015	21-59:10	RMS	Regular Multipl e/Spr	10/01/2014			356,201.14	2,337.48-	.00	500.71	594.50	657.28	0.00	0.00	1,732.49-	0.00
02/13/2015	22-09:41	AFB	Forbearance Payment				356,201.14	2,337.48-	2,328.04	.00	.00	.00	.00	.00	0.00	0.00
02/13/2015	22-09:44	PAS	Altplan Suspense Adj				356,201.14	2,337.48-	.00	.00	.00	.00	.00	.00	0.00	0.00
02/13/2015	22-12:03	RSP	Regular Spread	11/01/2014			355,699.60	1,680.20-	.00	501.54	593.67	657.28	0.00	0.00	2,328.04-	0.00
02/17/2015	13-57:16	LCW	Late Charge Waive				355,699.60	1,680.20-	54.76	.00	.00	.00	.00	.00	34.76	0.00
02/17/2015	08-15:08	ETD	Tax Escrow Disburse	33			355,699.60	3,102-29-	1,474.09-	.00	1,474.09-	.00	1,474.09-	.00	0.00	0.00
03/13/2015	17-37:32	AFB	Forbearance Payment				355,699.60	3,101-29-	2,378.04	.00	.00	.00	.00	.00	0.00	0.00
03/13/2015	17-37:35	PAS	Altplan Suspense Adj				355,699.60	3,101-29-	.00	.00	.00	.00	.00	.00	0.00	0.00
03/13/2015	17-41:18	RMS	Regular Multipl e/Spr	12/01/2014			355,197.22	2,447.01-	.00	502.38	592.83	657.28	0.00	0.00	1,732.49-	0.00
03/13/2015	17-41:21	RMS	Regular Multipl e/Spr	01/01/2015			354,694.01	1,789.73-	.00	503.21	592.00	657.28	0.00	0.00	1,732.49-	0.00
04/14/2015	17-23:15	AFB	Forbearance Payment				354,694.01	1,789.73-	2,328.04	.00	.00	.00	.00	.00	0.00	0.00
04/14/2015	17-34:22	RSP	Regular Spread	02/01/2015			354,189.96	1,132.45	.00	504.05	591.16	657.28	0.00	0.00	1,732.49-	0.00
04/16/2015	15-58:12	ETD	Insurance Escrow Dis	50 Hazard Insurance			354,189.96	4,791-72	3,662.27	.00	3,662.27	.00	3,662.27	.00	0.00	0.00
05/12/2015	17-52:49	NH	Forbearance Payment				354,189.96	4,791-72	2,328.04	.00	.00	.00	.00	.00	0.00	0.00
05/12/2015	17-52:52	PAS	Altplan Suspense Adj				354,189.96	4,791-72-	.00	.00	.00	.00	.00	.00	0.00	0.00
05/12/2015	17-54:22	RSP	Regular Spread	03/01/2015			353,685.07	4,137.44-	.00	504.89	590.32	657.28	0.00	0.00	2,328.04-	0.00
05/28/2015	08-40:34	ETD	Tax Escrow Disburse	33			353,685.07	5,561.53-	1,424.09-	.00	1,424.09-	.00	1,424.09-	.00	0.00	0.00
06/15/2015	22-02:42	AFB	Forbearance Payment				353,685.07	5,561.53-	2,328.04	.00	.00	.00	.00	.00	0.00	0.00

own Rd  
7th Rt 02818-1816  
MATL: 275 Frenchtown Road,  
East Greenwich R 02818-1816

## Detail Transaction History

UCMEN

MSK-SH

BORR1

BORR2

PROP:

OWN RD

FCH RT 02818-1816

MATL: 275 Frenchtown Road,  
East Greenwich R- 02818-1816

INVESTOR: 4408 POOL#: 1 NEXT DUE DT: 07/01/2015 INTEREST RATE: 2.00000

PRIN BAL: .00  
ESC BAL: .00---run date/time---  
06/04/2019 10:13

EFFECT DATE	TRANSACTION	TIME	RV TRX DESCRIPTION	NXT DUE/REF	- AFTER TRANS. BALANCE -				- APPLIED -				OTHER
					REVERSED	PRINCIPAL	ESCRW	TOTAL AMOUNT	PRINCIPAL	INTEREST	ESCRW	SUSPENSE	
06/15/2015		22:02:45	PAS Altoplan Suspense Adj			353,685.07	5,581.53	.00	.00	.00	.00	2,328.04	2,328.04
06/15/2015		22:10:50	MS Regular Multiple e/Spr 04/01/2015			353,179.34	4,306.25	.00	505.73	589.48	657.28	0.00	1,732.49
06/15/2015		22:10:53	MS Regular Multiple e/Spr 05/01/2015			352,672.76	4,036.07	.00	506.58	588.63	808.18	0.00	1,903.39
07/16/2015		18:37:28	MS Forbearance Payment			352,672.76	4,036.07	2,328.04	.00	.00	.00	2,328.04	0.00
07/16/2015		18:37:31	PAS Altoplan Suspense Adj			352,672.76	4,036.07	.00	.00	.00	.00	2,328.04	2,328.04
07/16/2015		18:41:40	MS Regular Spread	06/01/2015		352,165.34	3,287.89	.00	507.42	587.79	808.18	0.00	1,903.39
07/29/2015		21:29:27	EXM Expense Waive			352,165.34	3,287.89	8.73	.00	.00	.00	0.00	8.73
08/24/2015		09:08:24	ETD Tax Escrow Disbursement 33			352,165.34	4,532.05	1,246.16	.00	.00	1,246.16	0.00	0.00
09/03/2015		17:20:54	AFB Forbearance Payment			352,165.34	4,532.05	2,328.04	.00	.00	.00	2,328.04	0.00
09/03/2015		17:20:57	PAS Altoplan Suspense Adj			352,165.34	4,532.05	.00	.00	.00	.00	2,328.04	2,328.04
09/03/2015		17:21:14	MS Regular Spread	07/01/2015		351,657.07	3,775.87	.00	508.77	586.94	808.18	0.00	1,903.39
10/10/2015		10:10:50	ETD Tax Escrow Disbursement 33			351,657.07	4,972.03	1,246.16	.00	.00	1,246.16	0.00	0.00
09/16/2015		09:46:21	ETD Tax Escrow Disbursement 33			351,657.07	6,218.19	1,246.16	.00	.00	1,246.16	0.00	0.00
03/31/2016		08:59:11	FEW Fee Waive			351,657.07	6,218.19	5.00	.00	.00	.00	0.00	5.00
04/15/2016		14:08:28	ETD Insurance Escrow Dis 50 Hazard Insurance			351,657.07	9,218.72	3,000.33	.00	.00	3,000.33	0.00	0.00
05/23/2016		07:42:58	FEW Fee Waive			351,657.07	9,218.72	5.00	.00	.00	.00	0.00	5.00
09/14/2016		09:42:46	ETD Tax Escrow Disbursement 33			351,657.07	10,466.86	1,246.16	.00	.00	1,246.16	0.00	0.00
08/23/2016		10:02:05	ETD Tax Escrow Disbursement 33			351,657.07	11,732.64	1,267.76	.00	.00	1,267.76	0.00	0.00
11/14/2016		09:52:58	ETD Tax Escrow Disbursement 33			351,657.07	13,000.37	1,267.73	.00	.00	1,267.73	0.00	0.00
02/17/2017		23:06:07	FEW Fee Waive			351,657.07	13,000.37	5.00	.00	.00	.00	0.00	5.00
02/17/2017		10:32:02	ETD Tax Escrow Disbursement 33			351,657.07	14,288.10	1,267.71	.00	.00	1,267.71	0.00	0.00
04/11/2017		13:11:06	ETD Insurance Escrow Dis 50 Hazard Insurance			351,657.07	18,458.79	4,190.69	.00	.00	4,190.69	0.00	0.00
05/24/2017		10:21:48	ETD Tax Escrow Disbursement 33			351,657.07	19,726.52	1,267.73	.00	.00	1,267.73	0.00	0.00
08/22/2017		10:51:49	ETD Tax Escrow Disbursement 33			351,657.07	20,971.65	1,245.13	.00	.00	1,245.13	0.00	0.00
11/21/2017		10:54:53	ETD Tax Escrow Disbursement 33			351,657.07	22,216.75	1,245.10	.00	.00	1,245.10	0.00	0.00
07/12/2018		10:08:14	ETD Tax Escrow Disbursement 33			351,657.07	23,461.85	1,245.10	.00	.00	1,245.10	0.00	0.00
04/11/2018		14:05:19	ETD Insurance Escrow Dis 50 Hazard Insurance			351,657.07	27,742.10	4,280.25	.00	.00	4,280.25	0.00	0.00
05/18/2018		10:28:37	ETD Tax Escrow Disbursement 33			351,657.07	28,987.20	1,245.10	.00	.00	1,245.10	0.00	0.00
08/07/2018		10:50:28	ETD Tax Escrow Disbursement 33			351,657.07	30,348.24	1,361.04	.00	.00	1,361.04	0.00	0.00
11/19/2018		10:37:37	ETD Tax Escrow Disbursement 33			351,657.07	31,709.26	1,361.02	.00	.00	1,361.02	0.00	0.00
02/07/2019		10:41:57	ETD Tax Escrow Disbursement 33			351,657.07	33,070.28	1,361.02	.00	.00	1,361.02	0.00	0.00
04/11/2019		13:16:37	ETD Insurance Escrow Dis 50 Hazard Insurance			351,657.07	38,383.91	5,313.63	.00	.00	5,313.63	0.00	0.00
05/22/2019		08:04:56	ETD Tax Escrow Disbursement 33			351,657.07	39,744.93	1,361.02	.00	.00	1,361.02	0.00	0.00
06/01/2019		13:59:16	LCM Late Charge Waive			351,657.07	39,744.93	458.19	.00	.00	.00	0.00	458.19
06/01/2019		13:59:19	EXM Expense Waive	FB201		351,657.07	39,744.93	159.30	.00	.00	.00	0.00	159.30
06/01/2019		13:59:22	EXM Expense Waive	FB31		351,657.07	39,744.93	225.25	.00	.00	.00	0.00	225.25
06/01/2019		13:59:25	EXM Expense Waive	FB33		351,657.07	39,744.93	564.00	.00	.00	.00	0.00	564.00
06/01/2019		13:59:28	EXM Expense Waive	FB36		351,657.07	39,744.93	270.00	.00	.00	.00	0.00	270.00
06/01/2019		13:59:31	EXM Expense Waive	FB36		351,657.07	39,744.93	150.00	.00	.00	.00	0.00	150.00
06/01/2019		13:59:34	EXM Expense Waive	FB40		351,657.07	39,744.93	50.00	.00	.00	.00	0.00	50.00
06/01/2019		13:59:37	EXM Expense Waive	FB41		351,657.07	39,744.93	92.60	.00	.00	.00	0.00	92.60



UCWEN  
MSX-SH

Detail Transaction History

--Run Date/Time--  
06/04/2019 10:13

LOAN#	INVESTOR: 4408	POOL#: 1	NEXT DUE DT: 07/01/2015	INTEREST RATE: 2.00000	PRIN BAL:	.00
BORR1					ESC BAL:	.00
BORR2						
PROP:	own Rd		MATL: 275 Frenchtown Road,			
	Ch RT 02618-1816		East Greenwich R 02618-1816			
----- TRANSACTION -----						
EFFDATE	TIME	RV	TRN DESCRIPTION	NXT DUE/REF	REVERSED	- AFTER TRANS. BALANCE-
					PRINCIPAL	ESCRW
					PRINCIPAL	INTEREST
					PRINCIPAL	ESCRW
					PRINCIPAL	SUSPENSE
					PRINCIPAL	OTHER
06/01/2019	13:59:40	EXW	Expense Waive	FB41		21.20
06/01/2019	13:59:43	EXW	Expense Waive	FB41		91.00
06/01/2019	13:59:46	EXW	Expense Waive	FB05		91.42
06/01/2019	13:59:49	PYT	Payoff - Transfer Sc			1,166.19
					351,637.07	39,744.93
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DATE 8/22/2019

PHH MORTGAGE SERVICES  
1 MORTGAGE WAY  
MT LAUREL, NJ 08054

## CUSTOMER ACCOUNT ACTIVITY STATEMENT

MORT NAME JOSEPH MOREL  
STREET 275 FRENCHTOWN RD  
CITY STATE ZIP EAST GREENWICH, RI, 02818

ACTIVITY FOR PERIOD 01/01/2019 - 08/22/2019

Loan Number	Transaction Date	Transaction Code	Due Date	Fees Assessed	Fees Paid	Suspense Amount	Principal Amount	Interest Amount	Escrow Amount	Advance Amount	Total Amount	Principal Balance	Escrow Balance	Advance Balance	Suspense
	1/1/2019											351657.07	-39744.93	0.00	1166.19
	6/4/2019	170	7/1/2015	0.00	0.00	1166.19	0.00	0.00	0.00	0.00	1166.19	351657.07	-39744.93	0.00	2332.38 1
	6/4/2019	132		458.19	0.00	0.00	0.00	0.00	0.00	0.00	458.19	351657.07	-39744.93	0.00	2332.38 1
	6/5/2019	745		0.00	0.00	0.00	0.00	0.00	0.00	14.50	14.50	351657.07	-39744.93	14.50	2332.38 1
	6/5/2019	745		0.00	0.00	0.00	0.00	0.00	0.00	6.25	6.25	351657.07	-39744.93	20.75	2332.38 2
	6/5/2019	745		0.00	0.00	0.00	0.00	0.00	0.00	14.50	14.50	351657.07	-39744.93	35.25	2332.38 3
	6/5/2019	745		0.00	0.00	0.00	0.00	0.00	0.00	14.50	14.50	351657.07	-39744.93	49.75	2332.38 4
	6/5/2019	745		0.00	0.00	0.00	0.00	0.00	0.00	14.50	14.50	351657.07	-39744.93	64.25	2332.38 5
	6/5/2019	745		0.00	0.00	0.00	0.00	0.00	0.00	14.50	14.50	351657.07	-39744.93	78.75	2332.38 6
	6/5/2019	745		0.00	0.00	0.00	0.00	0.00	0.00	14.50	14.50	351657.07	-39744.93	93.25	2332.38 7
	6/5/2019	745		0.00	0.00	0.00	0.00	0.00	0.00	14.50	14.50	351657.07	-39744.93	107.75	2332.38 8
	6/5/2019	745		0.00	0.00	0.00	0.00	0.00	0.00	14.50	14.50	351657.07	-39744.93	122.25	2332.38 9
	6/5/2019	745		0.00	0.00	0.00	0.00	0.00	0.00	14.50	14.50	351657.07	-39744.93	136.75	2332.38 10
	6/5/2019	745		0.00	0.00	0.00	0.00	0.00	0.00	14.50	14.50	351657.07	-39744.93	151.25	2332.38 11
	6/5/2019	745		0.00	0.00	0.00	0.00	0.00	0.00	14.50	14.50	351657.07	-39744.93	165.75	2332.38 12
	6/5/2019	745		0.00	0.00	0.00	0.00	0.00	0.00	15.00	15.00	351657.07	-39744.93	180.75	2332.38 13
	6/5/2019	745		0.00	0.00	0.00	0.00	0.00	0.00	13.25	13.25	351657.07	-39744.93	194.00	2332.38 14
	6/5/2019	745		0.00	0.00	0.00	0.00	0.00	0.00	15.00	15.00	351657.07	-39744.93	209.00	2332.38 15
	6/5/2019	745		0.00	0.00	0.00	0.00	0.00	0.00	13.25	13.25	351657.07	-39744.93	222.25	2332.38 16
	6/5/2019	745		0.00	0.00	0.00	0.00	0.00	0.00	13.25	13.25	351657.07	-39744.93	235.50	2332.38 17
	6/5/2019	745		0.00	0.00	0.00	0.00	0.00	0.00	13.25	13.25	351657.07	-39744.93	248.75	2332.38 18
	6/5/2019	745		0.00	0.00	0.00	0.00	0.00	0.00	13.25	13.25	351657.07	-39744.93	262.00	2332.38 19
	6/5/2019	745		0.00	0.00	0.00	0.00	0.00	0.00	13.25	13.25	351657.07	-39744.93	275.25	2332.38 20
	6/5/2019	745		0.00	0.00	0.00	0.00	0.00	0.00	13.25	13.25	351657.07	-39744.93	301.75	2332.38 21
	6/5/2019	745		0.00	0.00	0.00	0.00	0.00	0.00	13.25	13.25	351657.07	-39744.93	315.00	2332.38 22
	6/5/2019	745		0.00	0.00	0.00	0.00	0.00	0.00	13.25	13.25	351657.07	-39744.93	328.25	2332.38 23
	6/5/2019	745		0.00	0.00	0.00	0.00	0.00	0.00	13.25	13.25	351657.07	-39744.93	341.50	2332.38 24
	6/5/2019	745		0.00	0.00	0.00	0.00	0.00	0.00	13.25	13.25	351657.07	-39744.93	354.75	2332.38 25
	6/5/2019	745		0.00	0.00	0.00	0.00	0.00	0.00	15.00	15.00	351657.07	-39744.93	369.75	2332.38 26
	6/5/2019	745		0.00	0.00	0.00	0.00	0.00	0.00	15.00	15.00	351657.07	-39744.93	384.75	2332.38 27
	6/5/2019	745		0.00	0.00	0.00	0.00	0.00	0.00	10.60	10.60	351657.07	-39744.93	395.35	2332.38 28
	6/5/2019	745		0.00	0.00	0.00	0.00	0.00	0.00	85.00	85.00	351657.07	-39744.93	406.95	2332.38 29
	6/5/2019	745		0.00	0.00	0.00	0.00	0.00	0.00	85.00	85.00	351657.07	-39744.93	490.95	2332.38 30
	6/5/2019	745		0.00	0.00	0.00	0.00	0.00	0.00	100.00	100.00	351657.07	-39744.93	575.95	2332.38 31
	6/5/2019	745		0.00	0.00	0.00	0.00	0.00	0.00	91.00	91.00	351657.07	-39744.93	675.95	2332.38 32
	6/5/2019	745		0.00	0.00	0.00	0.00	0.00	0.00	50.00	50.00	351657.07	-39744.93	766.95	2332.38 33
	6/5/2019	745		0.00	0.00	0.00	0.00	0.00	0.00	38.76	38.76	351657.07	-39744.93	855.71	2332.38 34
	6/5/2019	745		0.00	0.00	0.00	0.00	0.00	0.00	53.84	53.84	351657.07	-39744.93	908.55	2332.38 35
	6/5/2019	745		0.00	0.00	0.00	0.00	0.00	0.00	110.00	110.00	351657.07	-39744.93	1019.55	2332.38 36
	6/5/2019	745		0.00	0.00	0.00	0.00	0.00	0.00	282.00	282.00	351657.07	-39744.93	1301.55	2332.38 37
	6/5/2019	745		0.00	0.00	0.00	0.00	0.00	0.00	282.00	282.00	351657.07	-39744.93	1583.55	2332.38 38
	6/5/2019	745		0.00	0.00	0.00	0.00	0.00	0.00	6.53	6.53	351657.07	-39744.93	1590.08	2332.38 39
	6/5/2019	745		0.00	0.00	0.00	0.00	0.00	0.00	6.53	6.53	351657.07	-39744.93	1596.61	2332.38 40
	6/5/2019	745		0.00	0.00	0.00	0.00	0.00	0.00	6.53	6.53	351657.07	-39744.93	1603.14	2332.38 41
	6/5/2019	745		0.00	0.00	0.00	0.00	0.00	0.00	6.53	6.53	351657.07	-39744.93	1609.67	2332.38 42
	6/5/2019	745		0.00	0.00	0.00	0.00	0.00	0.00	6.53	6.53	351657.07	-39744.93	1616.20	2332.38 43
	6/5/2019	745		0.00	0.00	0.00	0.00	0.00	0.00	6.53	6.53	351657.07	-39744.93	1622.73	2332.38 44
	6/5/2019	745		0.00	0.00	0.00	0.00	0.00	0.00	6.53	6.53	351657.07	-39744.93	1629.26	2332.38 45
	6/5/2019	745		0.00	0.00	0.00	0.00	0.00	0.00	6.53	6.53	351657.07	-39744.93	1635.79	2332.38 46
	6/5/2019	745		0.00	0.00	0.00	0.00	0.00	0.00	6.53	6.53	351657.07	-39744.93	1642.32	2332.38 47
	6/5/2019	745		0.00	0.00	0.00	0.00	0.00	0.00	6.53	6.53	351657.07	-39744.93	1648.85	2332.38 48
	6/5/2019	745		0.00	0.00	0.00	0.00	0.00	0.00	6.53	6.53	351657.07	-39744.93	1655.38	2332.38 49
	6/5/2019	745		0.00	0.00	0.00	0.00	0.00	0.00	6.53	6.53	351657.07	-39744.93	1661.91	2332.38 50
	6/5/2019	745		0.00	0.00	0.00	0.00	0.00	0.00	6.53	6.53	351657.07	-39744.93	1668.44	2332.38 51
	6/5/2019	745		0.00	0.00	0.00	0.00	0.00	0.00	6.53	6.53	351657.07	-39744.93	1674.97	2332.38 52
	6/5/2019	745		0.00	0.00	0.00	0.00	0.00	0.00	14.50	14.50	351657.07	-39744.93	1689.47	2332.38 53
	7/10/2019	633		0.00	0.00	0.00	0.00	0.00	0.00	14.50	14.50	351657.07	-39744.93	1703.97	2332.38 54
	8/15/2019	633		0.00	0.00	0.00	0.00	0.00	0.00	14.50	14.50	351657.07	-39744.93	1718.47	2332.38 55
	8/22/2019											351657.07	-39744.93	1703.97	2332.38 56

# EXHIBIT

# 7



**KORDE & ASSOCIATES, P.C.**  
**ATTORNEYS AT LAW**

SERVING CONNECTICUT, MAINE, MASSACHUSETTS, NEW HAMPSHIRE, & RHODE ISLAND

August 20, 2019

Joseph Morel  
275 Frenchtown Road  
East Greenwich, RI 02818

Our File No. 13-011134

9489 0090 0027 6122 7732 31

VIA FIRST CLASS MAIL &  
CERTIFIED MAIL

Dear Sir/Madam:

Please be advised that this office represents PHH Mortgage Corporation as servicer for U.S. Bank National Association, as Trustee for TBW Mortgage-Backed Trust Series 2006-2, TBW Mortgage-Backed Pass-Through Certificates, Series 2006-2 (Holder) the present holder of your mortgage to Mortgage Electronic Registration Systems, Inc. acting solely as nominee for Consumer Home Mortgage Corp of America, dated February 3, 2006 in the original principal amount of \$306,000.00. The Holder has brought to our attention your delinquent mortgage account regarding the property located at 275 Frenchtown Road, East Greenwich, RI 02818. You are hereby notified that the Holder hereby elects to accelerate the entire indebtedness and declares the entire balance due and payable forthwith and without further notice. Our client has advised that as of August 16, 2019, the amount of the debt is \$423,232.70. Please note that because interest and other charges continue to accrue pursuant to the terms of the loan documents, the above figure is subject to change. If you would like a payoff statement on your loan, please contact the undersigned.

You are hereby further notified that it is the intention of the Holder to foreclose said Mortgage under the Power of Sale for breach of the conditions of the loan documents.

Please be advised that the amount necessary to reinstate or pay off your loan changes daily. Therefore, if you desire to reinstate or pay off your loan, please contact this office and it will obtain the amount necessary to reinstate or pay off your loan. Please also be advised, however, that the Holder reserves its right, if allowed by the loan documents and applicable law, to refuse to accept a reinstatement and to insist upon full payment of all amounts due.

UNLESS YOU NOTIFY THIS OFFICE WITHIN THIRTY (30) DAYS AFTER RECEIVING THIS NOTICE THAT YOU DISPUTE THE VALIDITY OF THE DEBT OR ANY PORTION THEREOF, THIS OFFICE WILL ASSUME THIS DEBT IS VALID. IF YOU NOTIFY THIS OFFICE IN WRITING WITHIN THIRTY (30) DAYS FROM RECEIVING THIS NOTICE THAT YOU DISPUTE THE VALIDITY OF THE DEBT OR ANY PORTION THEREOF, THIS OFFICE WILL OBTAIN VERIFICATION OF THE DEBT AND MAIL YOU A COPY OF SUCH VERIFICATION. IF YOU REQUEST THIS OFFICE IN WRITING WITHIN THIRTY (30) DAYS AFTER RECEIVING THIS NOTICE, THIS OFFICE WILL PROVIDE YOU WITH THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR, IF DIFFERENT FROM THE CURRENT CREDITOR.

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Sincerely,

A handwritten signature in blue ink, appearing to read 'Catherine V. Eastwood', is written over the 'Sincerely,' text.

Catherine V. Eastwood  
CE/ks





# KORDE & ASSOCIATES, P.C.

## ATTORNEYS AT LAW

SERVING CONNECTICUT, MAINE, MASSACHUSETTS, NEW HAMPSHIRE, & RHODE ISLAND

August 20, 2019

Pamela Morel  
275 Frenchtown Road  
East Greenwich, RI 02818

VIA FIRST CLASS MAIL &  
CERTIFIED MAIL

9489 0090 0027 6122 7732 48

Our File No. 13-011134

Dear Sir/Madam:

Please be advised that this office represents PHH Mortgage Corporation as servicer for U.S. Bank National Association, as Trustee for TBW Mortgage-Backed Trust Series 2006-2, TBW Mortgage-Backed Pass-Through Certificates, Series 2006-2 (Holder) the present holder of your mortgage to Mortgage Electronic Registration Systems, Inc. acting solely as nominee for Consumer Home Mortgage Corp of America, dated February 3, 2006 in the original principal amount of \$306,000.00. The Holder has brought to our attention your delinquent mortgage account regarding the property located at 275 Frenchtown Road, East Greenwich, RI 02818. You are hereby notified that the Holder hereby elects to accelerate the entire indebtedness and declares the entire balance due and payable forthwith and without further notice. Our client has advised that as of August 16, 2019, the amount of the debt is \$423,232.70. Please note that because interest and other charges continue to accrue pursuant to the terms of the loan documents, the above figure is subject to change. If you would like a payoff statement on your loan, please contact the undersigned.

You are hereby further notified that it is the intention of the Holder to foreclose said Mortgage under the Power of Sale for breach of the conditions of the loan documents.

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Sincerely,

A handwritten signature in blue ink, appearing to read 'Catherine Eastwood', is written over a light blue horizontal line.

Catherine V. Eastwood  
CE/ks





# KORDE & ASSOCIATES, P.C.

## ATTORNEYS AT LAW

SERVING CONNECTICUT, MAINE, MASSACHUSETTS, NEW HAMPSHIRE, & RHODE ISLAND

August 20, 2019

Joseph Morel  
c/o John Ennis, Esq.  
1200 Reservoir Avenue  
Cranston, RI 02920

VIA FIRST CLASS MAIL &  
CERTIFIED MAIL

9489 0090 0027 6122 7732 55

Our File No. 13-011134

Dear Sir/Madam:

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Catherine V. Eastwood  
CE/ks





# KORDE & ASSOCIATES, P.C.

## ATTORNEYS AT LAW

SERVING CONNECTICUT, MAINE, MASSACHUSETTS, NEW HAMPSHIRE, & RHODE ISLAND

August 20, 2019

Pamela Morel  
53 Alden Drive  
West Warwick, RI 02893

VIA FIRST CLASS MAIL &  
CERTIFIED MAIL

9489 0090 0027 6122 7732 62

Our File No. 13-011134

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